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Orville Howard

UNITED STATES DEPARTMENT OF AGRICULTURE
Bureau of Agricultural Economics

Ten Years of Rural Rehabilitation
In The United States

Part III (pages 300-433)

Washington, D. C.
July 1947

**United States
Department of
Agriculture**



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Table 16.- Number and amount of Special Real Estate and Farm and Home Improvement Loans made from July 1, 1939 through June 30, 1942 1/

Region	Loans by fiscal year			Total loans for period 7-1-39 through 6-30-42		
	1940	1941	1942	Number	amount	Average
	Number	Number	Number		Dollars	Dollars
United States	615	863	2,117	3,595	3,455,734	961
I	5	11	81	97	15,968	165
II	0	623	936	1,559	2,238,161	1,436
III	203	29	225	457	365,099	799
IV	0	0	260	260	87,579	337
V	0	2	6	8	10,610	1,326
VI	0	6	204	210	59,337	283
VII	0	0	50	50	*	
VIII	381	79	101	561	394,008	702
IX	14	20	34	68	26,631	392
X	2	4	111	117	35,112	300
XI	9	88	76	173	208,809	1,207
XII	1	1	33	35	14,420	412

* These 50 loan agreements were made during June 1942. The amount of vouchers was not available.

1/ Source: The FSA Tenure Program, Program Analysis Report No. 23, Farm Sec. Admin., Sept. 16, 1942, table 2, p. 6.

Other Special Programs

Akin to the special area programs have been the Eastern Mississippi tenure improvement work with sharecroppers and landlords carried on in Clay, Kemper, Lowndes, Noxubee, and Oktibbeha Counties, beginning late in 1940 and early in 1941 and cooperation in specialized programs for local areas. Outstanding among the latter are the work in Coffee County, Ala. 25/ and Greene County, Ga. 26/

25/ Karl Shafer, A Basis for Social Planning in Coffee County, Alabama, Social Research Rept. no. VI, Farm Security Administration and Bureau of Agricultural Economics, cooperating, Washington, Dec. 1937. Coffee County, Alabama, Farm Security Administration, Jan. 7, 1943.

26/ Greene County, Georgia, the Story of One Southern County, Farm Security Administration, Washington, 1941. Arthur F. Raper, in his Tenants of the Almighty, MacMillan Company, New York, 1943, gives an excellent discussion of the FSA program in the county, its results, and the attitudes of borrowers and others toward the program. See also Arthur Raper and Pearl Wheeler Tappan "Never Too Old to Learn New Tricks," Applied Anthropology, vol. II, no. 3 (June 1943) pp. 3-11.

Water Facilities 27/

Drought conditions of the early 1930's drew national attention to the agricultural problems of the areas of normally limited rainfall. The President's Great Plains Committee, in its report, The Future of the Great Plains, recommended Federal legislation for the development of small water facilities in the arid and semi-arid States as a vital necessity for the maintenance and rehabilitation of farm families through improved land use. The product of that recommendation was the Water Facilities Act (50 Stat. 869), approved by the President on August 28, 1937, and amended October 14, 1940. This act declared it the policy of Congress to assist in providing facilities for water storage and utilization in the arid and semi-arid areas of the Nation.28/

The Secretary of Agriculture was directed to administer the act through existing agencies. He, in turn, designated the Farm Security Administration to carry out operation phases of the program pertaining to loans and certain aspects of farm planning.29/ The Bureau of Agricultural Economics was assigned certain area planning responsibilities and the Soil Conservation Service certain technical, engineering and farm planning responsibilities. (In 1942, the SCS activities were transferred to FSA). The Land Use Coordinator was assigned responsibility for inter-agency coordination of the program.

Funds for carrying out the act have been derived from two sources: (a) Appropriations under the Pope-Jones Act and (b) funds for the purpose set aside by the Secretary of Agriculture from funds appropriated or authorized to be borrowed from RFC for "loans, grants, and rural rehabilitation." The rehabilitation funds have constituted the major proportion of the total, and therefore families of the standard borrower type or associations comprised predominantly of such families made up the majority but not all of the families and associations assisted.

Eligibility.- 30/ Benefits of the program are available only to bona fide farm operators or to land owners who make the facilities available to bona fide operators, whose lands are in active use for agricultural, including grazing, purposes, or will be placed in such use as a result of the installation of the facility. Family-size units are to be supported since assistance is not to be given families who are operating farm units substantially in excess of the size regarded as an appropriate family size for the area. Sound farming practices are also a condition since assistance is not to be given where the type of farming is materially at variance with that regarded as economic for the area.

27/ This is distinct from the water conservation and utilization (sometimes called the Wheeler-Case) program for which the FSA has had administrative responsibility for the U. S. Department of Agriculture.

28/ These have been designated as the following 17 Western States: Arizona, California, Colorado, Idaho, Kansas, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington and Wyoming.

29/ Memorandum for the Secretary re Administration of the Water Facilities Program of the Department of Agriculture, Fiscal year 1939, July 1, 1938.

30/ See Water Facilities Procedure Manual, July 1, 1942, attached as Exhibit A to FSA Instruction 475.1, Sept. 4, 1942.

Eligibility for loans depends upon the source of funds. Low-income farmers who meet the usual requirements for a standard rural rehabilitation loan may receive financial assistance from either the rehabilitation or the Pope-Jones fund. This will ordinarily be in the form of loans but in the case of need grants may be made from either source of funds if the regular grant qualifications are met. Farmers who are not in the low income category and not eligible for a standard loan, but are in need of water facilities to promote their economic stability through better use of their land and water resources, and are unable to get satisfactory credit from any other source, may receive financial assistance only from the regular Water Facilities (Pope-Jones) funds. During the 1943 fiscal year no funds were available to aid families above the standard loan level but such funds were again provided for the 1944 fiscal year.

Groups receiving financial assistance must meet the standards and other requirements for other forms of group enterprises assisted by FSA.

Technical assistance, but not actual supervision and direction of the work, may be furnished farmers who are doing their own financing of direct costs of construction from sources other than the water facilities program, provided the work is in an authorized area and sufficient personnel is available.

Other Policies.- Authorized types of facilities which may be constructed or repaired, in accordance with the primary purposes of program, include ponds, reservoirs, wells, conduits; detention, retention and diversion dams; pumping installations, including windmills, spring development, water spreaders, stock water tanks; facilities for flood irrigation, irrigation facilities, facilities for recharging underground reservoirs; farm distribution systems, and farmstead water, including provision for water for livestock use near buildings, water for use in farm buildings but not plumbing or plumbing fixtures, and water for irrigation of gardens not to exceed about 1 acre in size. Loans may be made for the purchase of water stock; under certain conditions a portion of a loan may be used to refinance outstanding indebtedness. Not more than 30 percent of a loan may be used for such refinancing without special approval of the Administrator.

A maximum of \$50,000 of Federal funds may be spent in direct costs on any one water facilities project. The intent is that the funds be expended for small facilities; financial assistance of more than \$5,000 to any individual or for a facility benefiting only 1 family requires approval of the Administrator.

Farm plans are required just as with standard loans. Engineering plans are also required for each facility. Before a specific facility is approved, economic justification must be shown. A facility must provide at least enough additional income or other benefits to pay for itself with interest at 3 percent. However, every economically justified facility need not be financed entirely with a loan; a grant may be used if the borrower is unable to make full repayment as ascertained by an analysis of debt paying ability.

The farmer or rancher who benefits from the facilities is required to pay as much of the direct cost as his circumstances will allow. This contribution may be in terms of labor, teams, equipment, material, and so forth. In making a loan the FSA takes a promissory note and mortgage on the acceptable and required security available. Loans are made at 3 percent interest and repayments may be spread over a period equal to the estimated life of the facility or over 20 years, whichever is the shorter time. Payments in the earlier years may be deferred. Equal annual installments are not required. Borrowers are not expected to repay the Government for the engineering, legal, soil conservation, farm management, and other technical services they receive. The borrower agrees to keep the pump, dam, stock water tank, or whatever type of facility he is installing or repairing, in good condition as long as it lasts.

Tenant farmers as well as land owners may take part in the program. A tenant farmer must, however, (1) provide satisfactory security for the loan, and (2) have a satisfactory lease which will enable him to bear his share of the cost of constructing the water facilities he needs.

Water facilities are built only to benefit privately owned lands.

The wartime emphasis was on repairing and keeping in use the facilities already in existence, rather than the construction of new facilities.

Results.- Individual water-facility loans made through December 31, 1943 numbered 6,105. 31/ In a few instances some of the loans to individuals were pooled for participation in group services. The largest proportion of the facilities were for farmstead and livestock purposes. Others were for irrigation. Wells, pumps, windmills, and tanks were the principal kinds installed. Through June 30, 1943 an additional 869 farmers received technical assistance but no loans. 32/

In addition, 107 associations with a membership of 4,079 were aided through December 1943. 33/

All together more than 9,500 individual families are said to have benefited from the 12,500 facilities installed by the middle of 1943. 34/

Loans obligated through June 1943 totaled \$3,496,000 to individuals and groups. Grants totaled \$395,000. It is evident that the majority of the funds came from the rehabilitation source. 35/ Repayments equaled 98 percent of the \$762,000 matured principal at the end of

31/ Based upon Form FSA 323.

32/ Data on file in FSA Water Facilities section.

33/ FSA Rept. No. 1, tables 4-E and 4-F at end of Dec. 1943. A few of these associations, however, did not come under the scope of the separate water facilities program.

34/ Water Facilities Program, Farm Security Administration, p. 2.

35/ Hearings...Pursuant to H. Res. 119, Part 3, p. 1026.

June 1943. About one-fourth of the loans and two-thirds of the grants were to associations.

Positive benefits appear to be coming from the program. 36/

Use of Other Agencies

In analyzing the resources and supervising the farm and home operations of borrowers, the policy has been to utilize the appropriate services of local, State, and other Federal agencies (Chap. 4). The close relationship with the FERA, the Extension Service, the AAA, FSRC, FCA, and vocational agricultural and home economics teachers in the early stages of the program has already been sketched and some of the continuing relationships have been indicated. The Soil Conservation Service, Federal Crop Insurance Corporation, Commodity Credit Corporation, the Forest Service and wartime agricultural organizations are among the major Federal agricultural agencies utilized in work with individual families. Land-use planning activities beginning in 1939, particularly the unified programs, and later the USDA War Boards provided some measure of coordination of rehabilitation with other programs at the county and State levels. Public assistance programs such as WPA, NYA, CCC, and old-age assistance have been used and there has been cooperation with the U. S. Public Health Service. Local health departments are an illustration of a local agency whose cooperation has been sought.

Some of the major cooperative activities with other agencies, not previously discussed, are indicated below:

Federal Surplus Commodities Corporation.- Following the organization of the Federal Surplus Relief (later Commodities) Corporation in October 1933 about 51,000 head of the cattle bought by the Agricultural Adjustment Administration in drought areas and turned over to the corporation were in turn allocated to rural rehabilitation families and distributed to them through the State relief administrations. 37/

Purchases of commodities by or for the Corporation were sometimes geared to the rehabilitation program. For example, in Alabama the sweetpotatoes purchased were bought exclusively from rehabilitation farmers as long as supplies were available and the money was spread out by buying a maximum of 10 bushels from a grower. 38/ Mississippi likewise favored rehabilitation farmers in buying sweetpotatoes and spread out the purchases to benefit the largest possible number. Other purchases accomplished a relief purpose. Surplus commodities, in turn, were distributed to rehabilitation families, in some cases instead of

36/ For a discussion of the program see memorandum, The Water Facilities Program from 1939 through 1943, from Cyril S. Allen, Chief, Water Facilities Section, FSA to Raub Snyder, Director, Cooperative Div., FSA, Mar. 29, 1941.

37/ "The Federal Surplus Relief Corporation," Monthly Report of the Federal Emergency Relief Administration, July 1 through July 31, 1935, pp. 17-30.

38/ Ibid.

direct relief or grants. In later years, food stamps were distributed to some rehabilitation families as a supplement to or in lieu of grants.

The mattress- and comforter-making program involved not only FSA and FSCC, but AAA, the Extension Service, and State welfare agencies. There had been a long-standing realization that the homes of many low income farm families are grossly deficient in proper bedding. ^{39/} In the South families had raised cotton for years and never owned a cotton mattress.

With a surplus of raw cotton and cotton material in the United States available for distribution through the Surplus Marketing Administration (formerly FSCC), programs to provide low-income farm families with cotton mattresses and comforters were inaugurated in 1939 in a number of counties by the Agricultural Adjustment Administration and the Extension Service. As the program was not in operation in all the counties where FSA clients were living, allocations of cotton, ticking, and percale were made to the FSA for a mattress- and comforter-making program for the particular benefit of clients who were not eligible for or who did not have an opportunity to participate in the AAA-Extension Service Program. In August and September 1939, with surplus materials made available to it, the FSA began its program in parts of Regions IV, V, and VI. Before the end of the next 12 months, 35,000 mattresses had been made and distributed to FSA clients in Region V alone.

Following the first few months of initial success with this program, preparations began in November 1939 to expand the program for the benefit of clients in the other regions. In April 1940 general instructions were issued outlining the way in which the program was to be conducted. ^{40/} The regional offices were expected to make detailed arrangements and to issue such supplementary instructions as seemed to be necessary and desirable for arranging for storage space, consignment and transportation of materials, selecting the clients to participate, processing the materials provided into mattresses and comforters, and arranging for delivery to the ultimate users.

Any loan or grant-only clients (including rural rehabilitation, resettlement project, migratory labor camp, and other migratory farm laborers and noncommercial families) were considered eligible to take part in the program. As a general rule preference was given to families on the standard RR loan program, who were making progress toward rehabilitation, project families, and migrant families living in FSA camps. Mainly, these were families who were otherwise unable to get bedding. By selecting families who could not afford to buy bedding, objections of local merchants to the program were largely avoided.

Mattresses, comforters, and/or materials for making these items were distributed in the order of need as decided by the county Home Management supervisor on the basis of home visits. No family was allowed to

^{39/} Summary of Farm Security Administration Mattress and Comforter-Making Program, Program Analysis Report No. 13, Farm Security Administration, Aug. 10, 1940.

^{40/} Administration Letter 290, April 22, 1940.

receive any mattresses or comforters above the minimum requirements until the deficiency requirements of all families had been met.

Families who did not make these items themselves were required, as a consideration for such aid, to do certain beneficial work commensurate with the value of the mattresses and/or comforters received. For RR clients this requirement was evidenced by a "Pledge of Cooperation." Often, the work consisted of cleaning up the family bedding, renovating comforters, providing mattress covers, and even redecorating the bedroom. Encouragement was given to use this program as a channel to teach families proper care and utilization of bedding. Surplus materials had to be obtained through State welfare agencies rather than directly from the Surplus Marketing Administration, because of a Federal ruling. Criteria as to the quality of cotton and cloth to be used in mattresses and comforters were suggested. Clients or welfare agencies were expected to furnish needles, twine, thread, tufts, and other minor materials required in the processing of mattresses and comforters.

Under the program, the materials were processed by three methods: (1) By the clients in their homes, (2) by the clients in work centers, and (3) in Works Progress Administration or National Youth Administration projects. The first or second plans were preferred because they offered family members an opportunity to acquire a homemaking skill for future use, while under the third plan mattresses were processed in the WPA or NYA sewing projects and delivered to the families in finished form. Under either of the first two plans the RR or HM supervisor or other official in charge arranged for the delivery to the home or to the work center of the materials to process a given number of mattresses and comforters.

More than 325,000 mattresses were received by 264,000 FSA families, that is, standard loan and other, during the period August 1939 through December 1942 (table 66, Appendix). In this same period more than 434,000 comforters were received by 213,000 families. Almost four-fifths of the mattresses and an even larger proportion of the comforters, 87 percent, were received by FSA families in the 4 Southern regions.

Work Projects Administration.- The cooperation of WPA in supplying labor for construction of facilities for the environmental sanitation program has been mentioned. In the drought areas designated in 1936, Resettlement Administration officials certified farmers for WPA jobs. 41/ The widely prevailing policy until 1941 was to deny WPA jobs to farmers who were eligible for help from FSA. 42/ There were departures from this policy in practice, however, although it is doubtful that many standard borrowers were included in the exceptions, until 1941, when an agreement was reached between the heads of FSA and WPA to better coordinate WPA employment with the needs of farmers. 43/ A short-lived WPA policy during 1938 in 11 Southern States to put to work 200,000

41/ Donald S. Howard, The WPA and Federal Relief Policy, Russell Sage Foundation, New York, 1943, p. 367.

42/ Ibid., p. 503.

43/ Ibid., p. 507.

farm workers was abruptly stopped 2 months later as a result of an agreement between the 2 agencies that (1) all workers were to be terminated who were farmers and able to make adequate land arrangements for the coming season and (2) those terminated and in need of aid were to be advised to apply to FSA if adequate assistance from other sources was not available. The 1941 agreement stipulated that it was WPA's responsibility to provide "useful public employment during the periods of inactivity in farm operations," this inactivity being recognized as normally occurring during the winter. FSA was to determine the period or periods in which each individual family could be employed by WPA. Within these general principles, detailed arrangements were left to regional and State authorities of the 2 agencies.

How many standard borrowers actually received WPA employment under this agreement is not known. Instances were observed, however, of such employment as late as the close of 1942.

Some youth in rehabilitation families were employed on NYA projects and some of the men were given CCC assignments.

Agricultural Adjustment Administration.- Reference has been made to the general policy of supporting farm plans giving consideration to acreage allotments and benefit payments under the AAA program, to obtaining leasing arrangements by which tenants would share equitably in benefit payments, and to the ACP loans whereby soil-building practices were financed so that borrowers might qualify for practice payments.

In addition, in May 1941, provision was made for assignments of anticipated payments as security for a standard loan under certain conditions. Such assignments, under the provisions of the Soil Conservation and Domestic Allotment Act, could be secured only for amounts advanced to finance the current crop, and only for the amount to be repaid during the crop year of the advance. 44/ In general, such assignments were to be taken only when there was not other adequate security for the loan and such procedure was in the interest of the borrower.

Provision for a "set-off" to FSA from AAA payments due the borrower was also made in those cases where there was evidence that the borrower acted in bad faith, such as disposing of mortgaged property without permission, and where ordinary efforts to collect were not effective. 45/ A borrower could request such a set-off but the agency could make such a request only in the case of fraud or bad faith on the part of the borrower. This procedure was operative under an order of the Secretary governing AAA set-offs.

Soil Conservation Service.- The Soil Conservation Service cooperated with FSA in terracing or contouring lands operated by borrowers. This activity took two forms, (1) surveys were made and instructions given to the farm operators for making the contours or terraces or (2) the SCS laid out the contours or terraces and then used its own machinery

44/ FSA Instruction 731.1, Nov. 9, 1942.

45/ FSA Instruction 761.7, Oct. 25, 1938; FSA Instruction 466.1, Jan. 22, 1942.

for making or building them. Sometimes labor was obtained from Civilian Conservation Corps camps for this work. The details of remuneration, and settlement of labor charges were worked out between and among the FSA borrower, the FSA, the SCS, and the CCC, depending on who participated and the extent of participation in the work. Not infrequently, FSA borrower farms were the first in a county on which soil conservation work was done.

Other Relationships.-- The Forest Service cooperated in the development of farm woodland lots for shelterbelts and for erosion control. Usually this kind of work was done in partial conjunction with the Soil Conservation Service.

The Bureau of Agricultural Economics, at the national and regional levels, carried on economic and social research requested by FSA. It also assisted in training FSA personnel in methods of community and neighborhood delineation and once had certain planning responsibilities in the Water Facilities program.

In the case of applicants for rehabilitation over 65 years of age, agreements had to be worked out with county welfare officials as to whether the individual concerned was to be accepted as a borrower, made a grant, or given old-age assistance. The same was true in instances of persons eligible for aid to dependent children. In general, applicants eligible for categorical assistance under the Social Security program were not likely to be accepted as standard borrowers. 46/

There have also been a variety of relationships with nongovernmental agencies, including the medical, dental, and veterinary professional societies and the Blue Cross plan sponsored by the American Hospital Association. All these have been utilized to directly assist the individual borrower and his family. Cooperation of a different nature has been the type of support given the agency by different organizations in support of appropriations to carry on its rehabilitation program.

The addition of the tools and techniques provided by the establishment of special programs and the working out of cooperative relations with other agencies are expressions of the complex problems of rural rehabilitation, of the lack of previous experience to draw upon, and of the administrative agency's willingness to try to find ways to meet these problems.

46/ State Board of Social Welfare of Kansas to County Director of Social Welfare, Sept. 12, 1938.

PART IV: PROGRESS AND PROCESS IN REHABILITATION

CHAPTER 16

REHABILITATION PROGRESS *

How many of the families assisted by the standard loan program have been rehabilitated or "habilitated"? How long does it take to rehabilitate a family? What are the factors in terms of family characteristics and resources, rehabilitation aids, the local social situation, and impersonal forces such as prices, markets, and weather which influence the chances for rehabilitation and the length of time required? Do families stay rehabilitated after they leave the program; why or why not? And beyond the individual family, what has been the effect of the program on the local community and the Nation? These are important questions to answer in evaluating the success or failure of the rehabilitation program and in projecting any rehabilitation plans.

Problem of Measuring Family Progress.— Ideally, to provide an answer to the questions concerning the progress of families, a picture should have been taken at the time of acceptance to show where each stood with respect to the several goals for individual families and then taken again periodically, both while in the program and after leaving the program. The fact is that there have been no systematic observations of families after they left the program. More serious, data are not available to follow the year-to-year progress while on the program of any group of standard borrowers accepted during any particular time. Thus it is not possible to show where the borrowers who were accepted during 1936, for example, stood at the time of acceptance and where they stood each succeeding year or to compare the progress over a comparable length of time of borrowers accepted during different years, thereby ascertaining the effects of different policies, methods, etc. At present, only one measure is available, that from the FSA family progress report for 1943, to indicate the progress made as of a certain time by the families accepted during a specified period. That one measure indicates the status — that is, active, paid-up, dropped, or collection only — as of 1943 of borrowers accepted each year previously. As it would be possible to collect every dollar loaned and still not have a single family rehabilitated, and as administrative policy influences whether a family is active, dropped, or collection only, this lone measure doesn't reveal much that is fundamental about rehabilitation progress.

Further, the available data do not afford measurement of gains in terms of all the objectives of rehabilitation, but primarily in terms of financial and physical factors. There is, of course, a problem of defining the content of some goals in such a way that quantitative measurement of progress is possible. The lack of any validated single index of progress also complicates the problem of measurement. 1/

*. Prepared by Olaf F. Larson, Bur. of Agr. Econ., U. S. Dept. of Agr.
1/ This problem is discussed in Olaf F. Larson, "The Rural Rehabilitation Program as an Instrument of Social Change," Proceedings of the Pacific Sociological Society, 1946.

Except for scattered studies in limited areas, such as single counties, the sources of quantitative information as to family progress of standard borrowers are (1) annual progress reports for active borrowers only taken each year beginning in 1939 by the rehabilitation agency and for all borrowers not paid up for the years 1937 and 1938, 2/ and (2) the BAE study covering borrowers accepted between March 1936 and February 1939.

The inclusion of only active borrowers in the FSA reports for individual families, with the 1943 exception, reduces their value for the purpose of analyzing rehabilitation gains since borrowers progressively drop out of the active category. A comparison of borrowers active in 1940, for instance, with respect to their "before and after" record according to year of acceptance may be misleading because of the lack of knowledge of the characteristics of borrowers dropping out of the active category, if the purpose is to compare the progress by 1940 of borrowers accepted during 1936 with those accepted during 1938.

On the other hand, the BAE study is weak in that it does not have progress data for a large proportion of the borrowers included because the source of information was regional office records rather than direct contact with the families. The failure to have progress records available in the regional office was highly correlated with supplemental loans. If there had been one or more supplemental loans the chances were increased that a farm and home plan giving a record of progress would be available.

In addition, it must be remembered that the record made was influenced in part by factors outside the control of the families themselves or of the rehabilitation agency. During the early years through 1938 drought conditions were especially severe in Regions II, III, VII, VIII, X and XII. Other regions at different times had areas suffering from hurricane, drought, freezes, and floods. These all retarded progress.

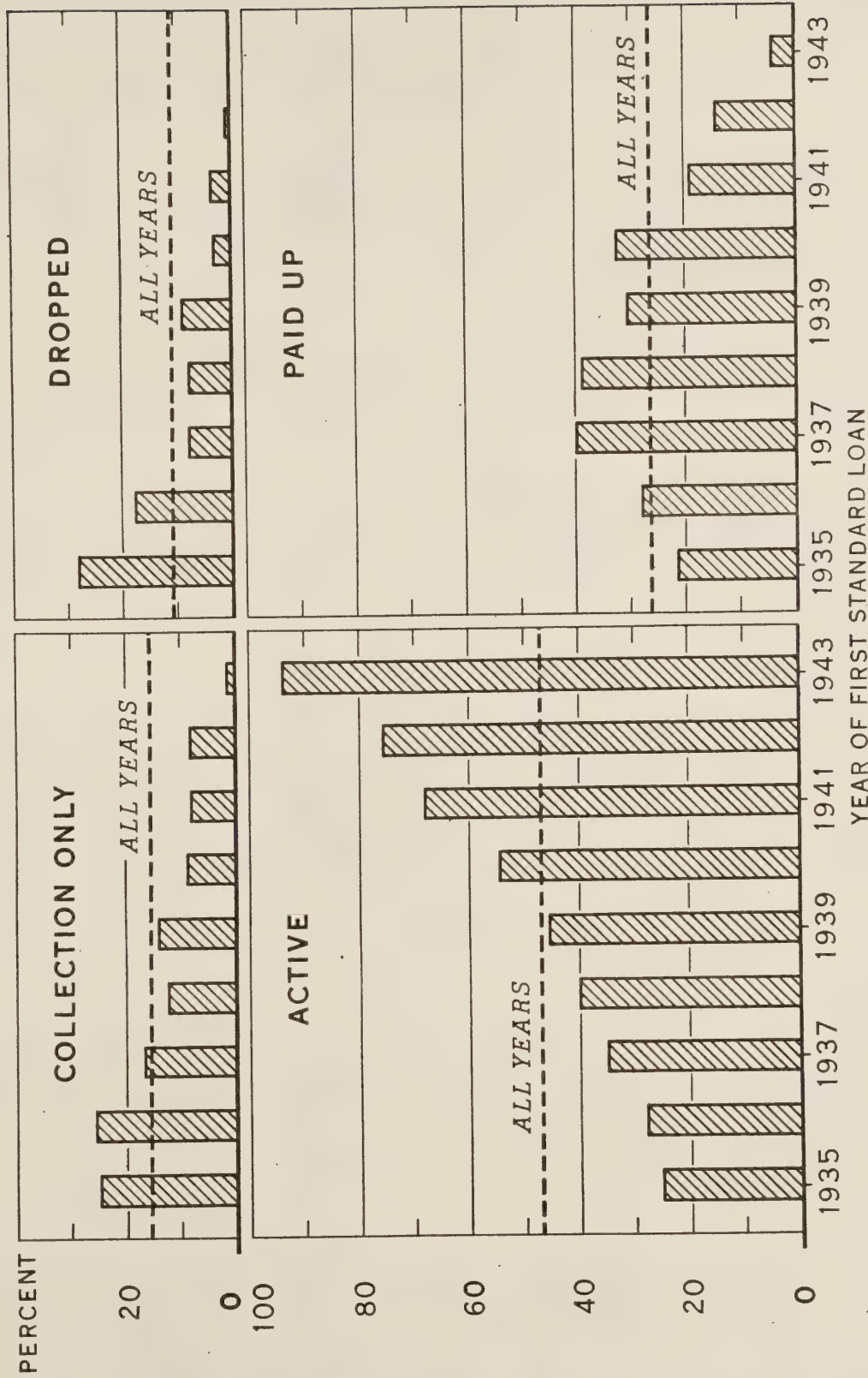
The price and market situation has also had great effect. Prices received by farmers and the parity ratio slumped back in 1938 and 1939 after gains from the depression lows, thus making it difficult to achieve the financial objectives of rehabilitation. During the war the demand for farm products, coupled with rising prices received and a favorable parity ratio, favored economic success. The index of prices received, using August 1909 - July 1914 as 100, and the parity ratio have been as follows for the 1934-1944 period: 3/

<u>Year</u>	<u>Prices received by farmers</u>	<u>Parity ratio</u>
1934	90	70
1935	109	84
1936	114	90

2/ The 1937 and 1938 reports were in the form of summaries for all families in the county submitted by the supervisor whereas in later years an individual report was made for each individual family on a sample basis.

3/ The Agricultural Situation, Bur. of Agr. Econ.

DEBT STATUS ON SEPTEMBER 30, 1943 OF STANDARD BORROWERS BY YEAR OF FIRST STANDARD LOAN



BASED UPON F. S. A. 1943 FAMILY PROGRESS REPORT

<u>Year</u>	<u>Prices received by farmers</u>	<u>Parity ratio</u>
1937	122	92
1938	97	77
1939	95	77
1940	100	80
1941	124	94
1942	159	106
1943	192	119
1944	195	115

The extent to which individual farmers were able to advance their economic rehabilitation under the influence of the favorable price and market situation was of course affected by such factors as the productive resources, and transportation and marketing facilities available to them.

In view of the limitations in the available data, the progress of standard loan families is presented, with one exception, largely in terms of the categories used in describing the characteristics and resources at the time of acceptance (chap. 6) and then interpreted in terms of the objectives.

Progress of Borrowers

Status in 1943.- By the end of September 1943, 1 borrower in 4 (26 percent) of all those ever receiving a standard loan had paid up in full. To that extent their rehabilitation had been successful. One borrower in 9, or 11 percent, had been dropped, classed as having little hope of rehabilitation or of repaying any more on the loan. Another 16 percent were classed as collection only, that is, they were rated as being able to make further repayments but were receiving no farm and home management supervision and could not be considered as successfully rehabilitated in agriculture. Less than one-half, 47 percent, were still active and would eventually fall in one or the other of the first three categories. 4/

Borrowers accepted during 1935 and 1936 on the whole made a poor record. After as many as 9 years of assistance, 25 percent of these families were still active. One-fourth were collection only; over one-fourth of the 1935 and one-sixth of the 1936 group were dropped. Only 22 percent of the 1935 group had repaid their loans in full and only 28 percent of the 1936 group. It will be recalled that the borrowers in the early years had the least resources and were given smaller initial loans than those accepted later.

The status by 1943 of borrowers accepted each year is shown in figure 15, and indicates that borrowers accepted after 1936 were on the way to making a better record. In fact, two-thirds of all dropped cases *

4/ Greatly accelerated collections and repayments during the war years resulted, by the end of 1945, in 44.8 percent paid up, 7.3 percent dropped, 21.5 percent collection only, and 26.4 percent active.

and 55 percent of all collection only cases came from the 1935 and 1936 groups ^{5/} although the latter comprised only 34 percent of the total number of cases accepted.

Regional variations in the nonactive categories were marked, largely a direct reflection of selection, credit, supervisory, and other policies and methods. One-fourth of the borrowers in Region VI had been dropped; one-fourth in Regions V, VIII and IX were collection only. One-third or more were paid up in Regions II, III, IV, VII, IX, XI and XII as compared with 12 percent in Region V and 15 percent in VI (table 67, Appendix).

Personal Characteristics.-- Among the personal characteristics for which change may be interpreted as denoting progress for the individual are education and health.

Formal education of borrowers and their wives has not been affected by the program although they have had the benefit of informal training along adult-education lines. Children of borrowers have undoubtedly been enabled to continue in school, to have a better attendance record, and to do better school work in many cases as a result of increased family incomes, more adequate clothing, better health, provision for school attendance facilities through loans and grants, and because of the stimulation of supervisors. Although the 1937 FSA progress report indicates 159,200 children increasing school attendance and the 1938 report gives 186,000 children of school age attending for the school year as a result of the loan program, on the whole there has been little study of the program's effect on the formal educational achievements of family members.

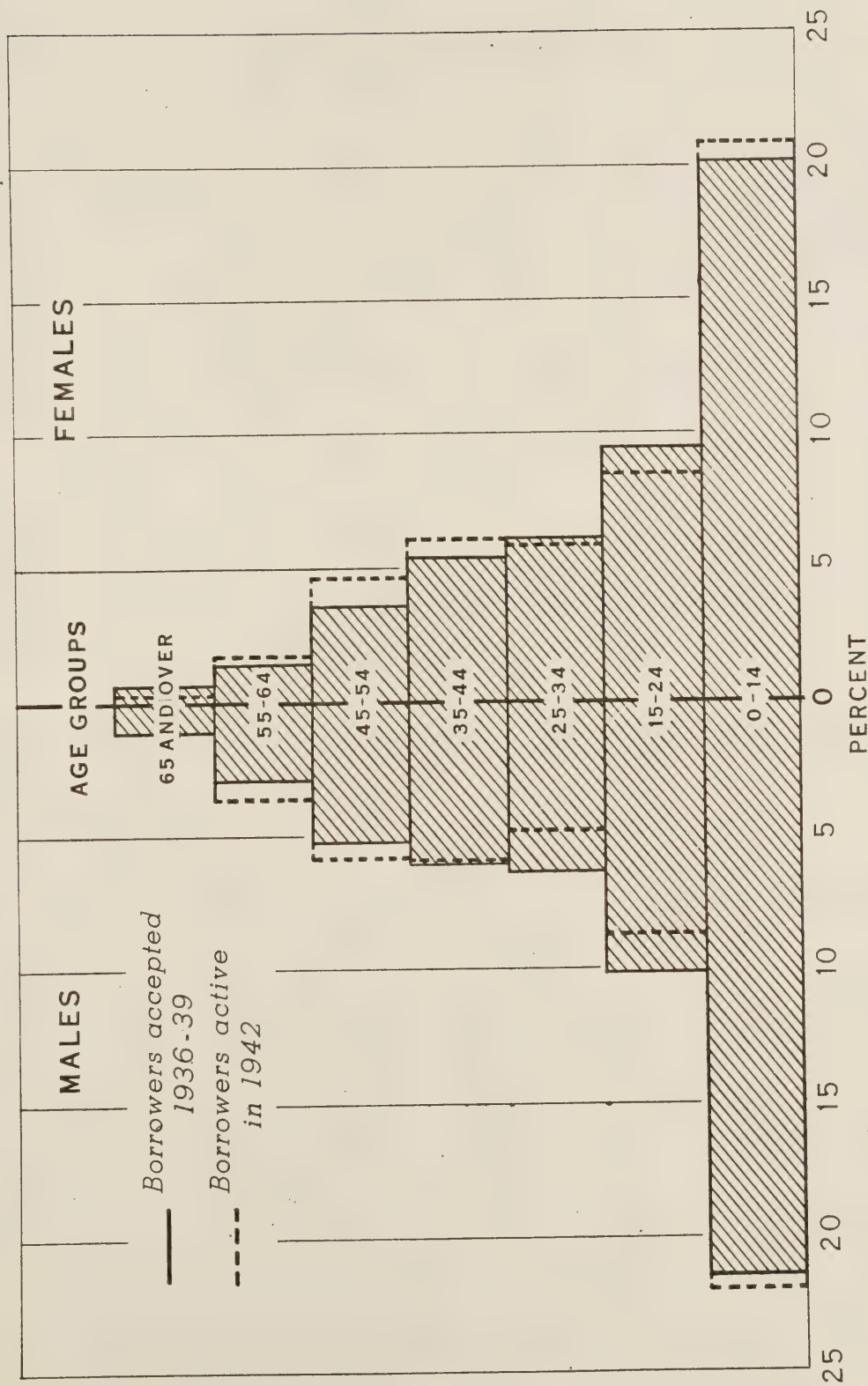
Health of families has undoubtedly been improved through the live-at-home practices, through training in nutrition and health practices, through the environmental sanitation program, through the provisions for medical, dental, and hospital care, and through loan and grant policies designed to support a minimum level of living. Here objective supporting data are again sparse. But the physical examinations in Missouri, for example, revealed the hemoglobin condition of the blood -- an indicator of secondary anemia which may arise from malnutrition -- improved significantly after the first 6 months on the FSA program. ^{6/}

There have been changes of course, in the personal characteristics descriptive of standard borrowers as a group, in addition to those traits associated with progress. Perhaps the most significant of these was the shift in the age and sex composition of the standard loan population. Compared with the group accepted during 1936-39, the active families in 1942 had a smaller proportion of both men and women aged 15 to 24, a smaller proportion of men aged 25 to 34, and the same or larger proportions in nearly every other age and sex group (fig. 16). The ratio of men to women had decreased.

^{5/} Debt Status, Tenure and Resources of Each Class of Standard Rural Rehabilitation Borrowers in 1943, op.cit., p. 8.

^{6/} Lively, op.cit.

AGE AND SEX DISTRIBUTION OF REHABILITATION POPULATION ACTIVE IN 1942, COMPARED WITH REHABILITATION POPULATION ACCEPTED 1936-39



Men and women in these low-income families, like other farm folks, had gone to war, and to towns and urban centers to fill war jobs or take the place of people who were filling war jobs.

Mobility.- Presumably the tenure-improvement program with its emphasis on long-term leases and automatic renewal and compensation provisions helped to reduce the rate of farm-to-farm movement among borrowers, a fact considered desirable for community stability, provided economic adjustments are satisfactory. The program itself stimulated some mobility of a desirable type by encouraging borrowers to seek better farms or landlords who would give equitable leasing arrangements. About one-fifth of the borrowers active in 1943, who farmed in both 1942 and 1943, had moved to a different farm the second of these years. 7/ Those who moved had the least adequate farms but, even so, got better farms by moving. On the whole, however, there is little basis for comparing before and after acceptance mobility nor for appraising the results of the moves that were made.

Tenure Status.- The major tenure shift was for families who had previously been sharecroppers, or farm laborers, or in a nonfarm occupation to move to tenant status. For example, among the group accepted during 1936-39 included in the BAE study, 5 percent of the tenants, 83 percent of the croppers, and 96 percent of the farm laborers who were accepted had moved up the agricultural ladder within 1 to 13 years after acceptance (table 68, Appendix).

Improved tenure security was also provided by better leasing arrangements for tenants and by debt adjustment and related measures for owners.

Levels of Living.- Perhaps the most significant progress in improving levels of living was through the adoption of practices and getting resources which fostered the live-at-home plan. Gardens, cows, hogs, chickens, and "precious" cockers have been part of a pattern which is likely to have long-time residual effects, especially in the South, where it was more foreign than in other parts of the Nation.

Although grant and loan policies tended to put a floor under the material aspects of family living, such as food and clothing, cash expenditures for living expenses have not been high. In fact, they have been so modest as to indicate the heavy dependence upon production-for-home use, strong competition for the alternative demands upon available cash, and the need for prudent management to stretch out the restricted expenditures to meet family needs.

The limited data from the BAE study on cash family operating expenditures after acceptance, primarily for the 1938 crop year, show a range from \$73 in Region VI to \$451 in Region IX (medians). Families in only 3 regions had even slight increases in average cash expenditures as compared with the year before becoming a standard borrower. Among borrowers active in 1940 an average of \$253 was spent in cash that year for living purposes

7/ 1943 Active Standard Borrowers On Same Farms Compared With Borrowers On Different Farms in 1942 and 1943, FSA Release No. 5, 1943 Family Progress Report, June 15, 1944.

as compared with \$232 for the same families before acceptance (table 69, Appendix). For the borrowers active in 1941, cash expenditures that year were \$301, on the average, going up partly because of increased prices of goods purchased. The trend was upward. Borrowers active in 1943 and also farming the year before had an average cash outlay for family living of \$442.

The significance of production for home use is partly indicated by the value assigned such products. Among borrowers active in 1939, the average value assigned home products consumed was \$247 as compared with \$150 during the year before acceptance, a 64-percent increase. The increases were greater, both in dollars and in proportion, for the borrowers who had been in the lowest income group before acceptance. The group active in 1940 had home-produced goods valued at \$264 as compared with \$163 before acceptance (table 69, Appendix). Perhaps the \$327 average for 1941 actives and \$319 average for 1942 actives reflect rising prices as well as increased production for home use as does the \$353 average for food and fuel for borrowers active in 1943 who farmed in 1942 (value of fuel excluded in 1941). As judged by this measure, the Southern regions have made good progress, at least for active borrowers, and instead of being at the bottom, have come to compare favorably with other regions.

In terms of quantity, all reports for active borrowers show great strides in meeting food canning and storing goals and producing enough to meet nutritional standards. For example, the report for families active in 1941 indicated the average family, since coming on the program, had accomplished these things:

1. Doubled the production of foods and other goods for family use.
2. Increased the fruits and vegetables preserved for family use by 158 quarts, or 114 percent. The average family canned 297 quarts of fruits and vegetables for home use.
3. Doubled the production of meat and poultry for home use, going from 252 to 488 pounds.
4. Increased milk production for home use by 184 gallons, or 64 percent, coming up to 472 gallons.

In 1941 enough food was produced for home consumption by these borrowers so that each person in their families had as his share: 61 quarts of canned fruits and vegetables; 100 pounds of meat, poultry, or fish; 96 gallons (384 quarts) of milk; $5\frac{1}{2}$ bushels of fruits and vegetables stored; 27 dozen eggs; and 2 gallons of lard. Except for meat, which was unchanged, the production stepped up still more for 1943 actives who had farmed the year before. The quantities of eggs and meat measure up favorably with the guide for foods needed for best health (Chap. 3). Canning goals have not been fully met. The most serious lack of progress,

from a dietary standpoint, apparently has been in the production of milk. 8/

By 1941, about 7 out of 8 active borrowers were reported as having at least a change of clothing for each member of the family, with suitable clothing for attendance of children at school and participation of the family in local community affairs. The lowest percentage, 81, was in Regions V and VI.

Improvements made in the housing of borrowers have not been reported although undoubtedly gains have been made as a result of loans for repairs, improved leasing arrangements, work grants, and the stimulus of supervisors. The environmental sanitation grant program enabled about 50,000 families to screen their homes. However, only 57 percent of the borrowers active in 1941 were reported as having a fly-tight house and the percentage was as low as 28 in Region V. These were higher proportions than reported before acceptance for borrowers newly active in 1938.

The picture during 1941 for borrowers active that year was as follows for certain household facilities and equipment:

Sufficient beds and bedding (not more than two persons to a bed with bedding sufficient for cleanliness and comfort)	85 percent
Range that will bake (satisfactorily and meet all the family's cooking needs)	93 percent
Pressure cooker (owns or has access to one when needed)	60 percent
Satisfactory food storage (space ventilated, dry, frost-proof, and large enough to take care of canned foods, meat, potatoes, etc.)	64 percent
Sewing machine (in good repair and in condition so family can do own sewing)	79 percent

As compared with the before-acceptance picture for borrowers newly active in 1938, the only data available for comparison, the situation with respect to household facilities had improved. Yet many families still were lacking in these items. The Southern regions led in the proportion of borrowers having pressure cookers, often provided through grant funds, but generally ranked lowest in all the other facilities (table 70, Appendix).

Indications are that there have been gains in participation in group activities of the local neighborhood and community. Half of the borrowers on the program in 1938 were reported as having 1 or more family

8/ 1943 Farm Production for Home Use by Active Standard Borrowers Who Farmed in 1942 and 1943, FSA Release No. 2, 1943 Family Progress Report, Apr. 18, 1944.

members participating in "community organizations." Among borrowers active in 1939, 12 percent had family members participating in Extension Service clubs (ranging from 6 percent in Regions II and XI to 23 percent in VI); 13 percent in 4-H clubs; 6 percent in vocational education classes; 1 percent on county land use planning committees, and 1 percent on AAA committees (table 71, Appendix).

The report on 1941 actives shows one in four heads of families did not attend even one meeting during the year of any community activity, including church (table 71, Appendix). Two-fifths took part in only one activity, less than one-fourth in two, and only 9 percent in three or more. Wives participated about the same as their husbands, an indication of a family pattern of participation. Southern regions IV, V, and VI had the highest proportion of family members taking part in community affairs, probably due to high church attendance. Except for the areas where the majority of families attended church, in general, families with the lowest incomes were the most socially isolated.

It should not be implied that these gains in social participation were always accompanied by a corresponding integration into all aspects of the local area. The social structure and group pressures of the area sometimes thwart such integration. The process of gaining or regaining status, of becoming "accepted," of developing confidence is typically a gradual one.

Income and Financial Resources.— 9/ Every report shows that, on the average, standard borrowers have been able to increase their gross and net cash and total income, their working capital, their net worth, and to make substantial repayments on their loans. Not all borrowers have been successful; some have slipped back in some respects. Repayments generally were not up to original plans prior to the war years. To make the gains, borrowers have had first to increase their indebtedness. The rate of financial progress and the proportion of borrowers making a favorable record has varied at different times and in different areas, being influenced by weather, prices, policies of the agency, as well as by their own initiative, resources, and resourcefulness. The years before 1940 -- with drought, low farm prices, restricted demand for agricultural products, and limited opportunities for earnings from off-farm employment -- were not conducive to rapid financial progress for families disadvantaged as to amount and quality of resources, work skills, and business enterprise. The years since 1940 have been conducive to real gains in the financial position of low-income farmers, partly because of the price and market situation and partly because of the opportunities for off-farm work. For example, the median net cash income from all sources for all farm operator families rose from \$760 in 1941 to \$1,320 in 1942. 10/ The median net cash income from farming rose from \$440 in

9/ Income and net-worth figures have not been adjusted for price changes, the average cash farm income of \$1,374 for borrowers active in 1943 becomes \$887 in terms of the 1941 dollar; working capital net worth of \$1,212 becomes \$761. See War Prices and the Active Standard RR Family, FSA Release No. 8, 1943 Family Progress Report, Apr. 30, 1945.

10/ Dorothy S. Brady and Margaret Jarman Hagood, "Income of Farm Families," The Agricultural Situation, Aug. 1943, pp. 9-11.

1941 to \$980 in 1942. Percentage increases in net income were more rapid for the lower than for the higher income operators of the Nation, although the incomes of many continued to be relatively low.

The slow gains during the drought years are indicated by the fact that among the 1936-39 group in the BAE study, cash receipts from all sources increased an average of only \$58 within 1 to 3 years and two-fifths had smaller receipts after acceptance than before, for the period studied. Decreases were concentrated among those who had the larger receipts prior to acceptance. Median gains were as little as \$8 in Region VI and as much as \$237 in Region IX.

Total cash income for borrowers active in 1939 averaged \$483 before acceptance and \$642 for 1939. Net incomes (including home use products) went up from \$375 to \$538. The net family income for borrowers active in 1940 (including value of home-used products and rental value of dwelling) was reported as \$650 compared with the before-acceptance figure of \$480. Net cash for the same group was \$386 in 1940 and \$317 before acceptance. Among 1941 actives the average net family income was \$865, the net cash was \$538, the total cash was \$956.

Borrowers active in 1943 who had farmed in 1942 grossed an average of \$1,652 cash, after deducting the landlord's share and had \$995 left after deducting farm operating expenses. Assuming the net cash incomes of all farmers were distributed in 1943 as in 1942, the average active borrower would have been in the fifth decile, that is, in the upper part of the lower one-half of the distribution for all sources of net income and with \$740 would have been in the fourth decile for farm-derived net income. That means the average active standard borrower stood in the lower half of the middle one-third of farm families in the United States with respect to his income.

Regional variations in cash income persisted after acceptance, as before. For example, among the 1941 actives the average total cash receipts were as low as the \$379 in Region V, as high as the \$2,052 in Region IX. As for net cash, the range was from \$162 in Region V to \$966 in Region XI; out of this had to come cash living expenses before debt payments could be made, or new capital added, or something saved. The 1943 story shows increases, but continued area differences. Gross cash ranged from less than \$300 in V and VI to \$3,375 in IX and net cash income varied for the average borrower from \$465 in V to nearly \$2,300 in IX and XI.

Farm receipts, as may be inferred from the figures on gross and net incomes, have increased, although "before and after" data are limited. For the last year of record through 1938, after acceptance for borrowers entering the program during 1936-38 and included in the BAE study, the median increase in farm receipts as compared with the year before acceptance was only \$41. This reflects the difficulties facing borrowers during the drought years and at a time when resources were not generally built up to something like adequate units. The median change for this 1936-38 group ranged from a \$1 decrease in Region VI to a \$282 gain in Region IX. If the "before" picture were available the \$1,397 average to the operator for crop and livestock sales during 1943 for borrowers

active that year, and also farming in 1942, would represent some significant gains.

Attention should be given to the fact that even in 1943, borrowers in Southern regions still had relatively low cash farm incomes. In fact, in two regions the average was less than one-fifth that of the highest income regions. Gains have been made, but the low farm income are still frequent in the South, even for standard loan borrowers. The average income to operators from crop and livestock sales during 1943 for the various regions was as follows:

<u>Region</u>	<u>Average</u>	<u>Region</u>	<u>Average</u>
I	\$2,889	VII	\$2,010
II	2,024	VIII	1,131
III	1,729	IX	3,375
IV	889	X	2,620
V	604	XI	3,235
VI	611	XII	2,037

Along with the increased total and farm receipts, there was a change in the source of receipts. The shift was toward a greater dependence upon farm receipts, although during the war off-farm work was a significant source of revenue. As an illustration of the greater dependence upon farm income, after acceptance 89 percent of the borrowers accepted 1936-1938 (BAE study) derived half or more of their total cash receipts from the farm as compared with 72 percent before acceptance; the change resulted chiefly from decreased dependence on off-farm work which in turn was correlated to considerable extent with shift to operator from laborer on nonfarm status. Off-farm work was a major source of receipts for only 6 percent of this group after acceptance, compared with 21 percent the year before becoming a standard borrower.

But although the relative dependence of prewar borrowers upon nonfarm work decreased, half had some income from such work both before and after acceptance (BAE study). This proportion apparently increased during the war. At least, 69 percent of the borrowers active in 1942 reported some work off the home farm which brought in an average of \$178. ^{11/} By 1943, the average income from nonfarm work was \$255. In some cases borrowers probably had a preference for nonfarm jobs, but on the whole this work was definitely an attempt to compensate for inadequate farm units and get more money for family labor. But it was not enough to make up for the lower farm income of Southern borrowers, as the following summary shows for borrowers active in 1942:

^{11/} See also Paul J. Jehlik and Olaf F. Larson, Movement from Farms, FSA Release No. 2, 1942 Family Progress Report, Mar. 15, 1943. This shows that during 1942, 10.4 percent of the heads of FSN families obtained off-farm work for the first time but left the family on the farm; 4.2 percent left the farm and moved from the county during 1942.

<u>Region</u>	<u>Percent families reporting off-farm work</u>	<u>Average income from labor off home farm</u>
I	73	\$416
II	59	239
III	62	207
IV	70	180
V	70	90
VI	79	119
VII	66	146
VIII - XII	71	159
IX	78	542
X	60	218
XI	71	355

Indications are that only moderate gains have been made in getting borrowers to diversify their farm enterprises to have a greater variety of sources of cash income. For example, of the borrowers in the BAE study, crops provided the major source of cash farm income for 44 percent after acceptance, just as before. However, the proportion depending upon livestock alone or livestock and crops combined increased from 25 percent to 39 percent of the total.

The diversification index -- that is, number of enterprises contributing 10 percent or more of the cash receipts from crops and livestock -- showed about the same over-all pattern after acceptance as before the BAE-studied group. Greater diversification after acceptance was reported for 30 percent of the borrowers and less was reported for 26 percent.

Although not providing a before-acceptance picture an analysis by FSA of borrowers active in 1941 indicates that 30 percent had only 1 enterprise, typically cotton in the South and dairy elsewhere, furnishing one-fourth or more of the cash farm income (including off-farm work). ^{12/} Six percent had only 1 enterprise and 18 percent only 2, furnishing \$20 or more cash income during 1941.

Increased participation in the AAA program has provided an added source of revenue. Nearly 7 out of 10 of the borrowers active in 1938 were participants and 82 percent of those active during 1939.

Loans for capital goods, together with building up of inventories, increased the value of assets. Considering only working capital, which is a prime factor influencing the income-producing ability of a borrower, the average value for borrowers active during 1943 was \$2,074. Those active during 1942 had working capital valued at \$1,888. Those active during 1941 had nonreal estate assets valued at \$1,614. Among the BAE-studied group for 1936-38, there was a median increase of \$225 in the value of livestock and equipment over the \$311 at the time of acceptance and 5 out of 6 borrowers had gains. Southern regions had the smallest increases. The restricted working capital possessed by Southern borrowers

^{12/} The FSA Diversification Program, FSA Release No. 8, 1941 Family Progress Report, Oct. 1, 1942.

is extremely significant in interpreting their financial progress, in view of the demonstrated fact that size of farm income and therefore ability to meet farm and family expenses are directly related to the amount of working capital. 13/ The regional averages for borrowers active in 1943 are as follows:

<u>Region</u>	<u>Working Capital</u>	<u>Region</u>	<u>Working Capital</u>
I	\$3,382	VII	\$3,035
II	3,305	VIII	1,892
III	2,753	IX	3,800
IV	1,298	X	3,982
V	937	XI	3,648
VI	818	XII	2,769

It will be recalled that the same general pattern of differences existed at the time of acceptance, for the periods for which data are available, that in the Southern region's initial and total loans were smaller than elsewhere and that, generally, a larger proportion of the loans was for nonrecoverable goods.

Just as the first effect of the loans was to increase assets, so likewise an immediate effect was to increase indebtedness. However, this indebtedness assumed significance with respect to progress as it became a part of the change in net worth. Net worth changes were slow at first and many borrowers fell back as debts piled up faster than assets increased.

First, leaving out real estate equities to make the data for owners and others more comparable, the median net-worth change by not later than early 1939 for borrowers accepted 1936-38 (BAE study) was \$45, ranging from decreases in Regions I, VII and X to a \$149 gain in II. Over two-fifths, 44 percent, of the borrowers in these years had a decrease in net worth. These decreases were most frequent among borrowers who entered the program with a relatively high net worth. Among borrowers active in 1940, 34 percent had had a decrease in net worth since acceptance.

Next, leaving in the real estate equities, the median gain in net worth was \$63 for the 1936-38 group in the BAE study. For borrowers active in 1939 the increase was \$265, from \$850 to \$1,115. A gain of \$180 since acceptance was reported for borrowers active in 1940, from \$871 to \$1,051.

13/ For farmers in 9 different type-of-farming areas in Illinois for example, cash farm receipts per \$100 of working capital ranged between \$75 and \$103; see P. E. Johnston, J. B. Cunningham, and M. L. Mosher, "Summary of Farm Business Records of 3,090 Farms in Illinois for 1941;" Illinois Farm Economics, July 1942. For all borrowers active in 1943 who farmed in 1942 the average working capital of \$2,115 resulted in \$2,004 income; for Region V, the \$939 working capital resulted in \$990 income; in Region XI the comparable figures were \$3,840 and \$3,865.

Some improvement in net worth was the result of debt adjustments. Changes in valuations have been an undertermined factor in the gains and losses in net worth.

Progress in terms of repayments has already been indicated for those who have paid up, or have been reclassified as dropped or collection-only. The borrowers dropped as of September 30, 1943 had borrowed an average of \$651 and still owed \$360 of which half was delinquent. That not all the amount outstanding was delinquent seems to indicate that loans had been renewed, although being in the dropped category supposedly implies little chance of collecting. In average figures, the collection-only borrowers had been loaned \$774; they still owed \$499 and were delinquent \$217. Active families had borrowed \$1,310; they still owed \$724 and were delinquent \$48. The amount owed includes interest.

Every indication is that, especially during the early years of the program when loans were to be repaid in equal annual installments over a maximum of 5 years, when policies emphasized subsistence rather than the development of an adequate economic unit, and when economic conditions were unfavorable, few loans were repaid as rapidly as originally planned. 14/ There will be some losses but nowhere near the 20 to 25 percent originally estimated for rehabilitation loans in the aggregate.

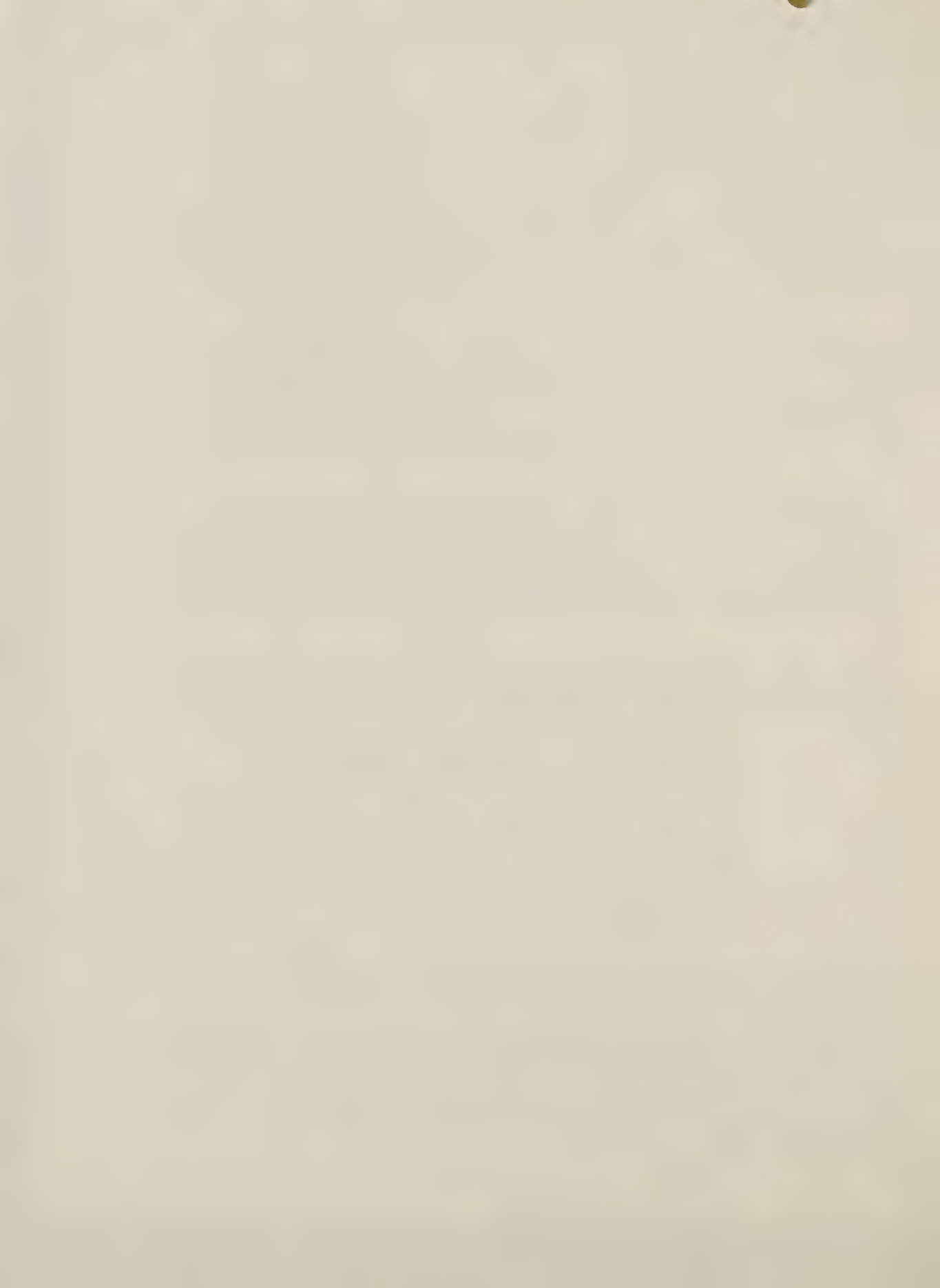
Physical Resources and their Use.-- As revealed in part by the value of working capital, borrowers have acquired more physical resources with which to produce. They have also improved their hold on these resources and adopted improved farm and home practices. But many borrowers have not had enough resources to be productively employed on their farms and have not had the resources to meet current expenses and retire their debts.

Available land resources were increased. The median size of farm after acceptance among the group studied by BAE increased by 11 acres and resulted in the following size distribution:

<u>Acres in farm</u>	<u>Percent of borrowers</u>
Less than 20	3.3
20 to 49	19.5
50 to 99	27.9
100 to 174	27.3
175 to 259	8.8
260 to 499	8.5
500 and over	4.7
Total	100.0

Regional variations in the pattern existed after, as before, acceptance (table 72, Appendix). One-fourth of the borrowers increased the size of

14/ A study of 206 clients in Pennsylvania from 1939 through 1942 indicated few loans were being repaid as rapidly as planned, but there was a gradual increase in household conveniences, in production and in income; see Science for the Farmer, Pennsylvania Agr. Expt. Sta. Bul. 464, July 1944, pp. 23-24.



farms operated; only 11 percent decreased the size. A decrease in size could, of course, be accompanied by a shift to a better farm.

For borrowers active in 1939, the average size of farm was 142 acres compared with 107 the year before acceptance. At least among active borrowers, the size of farm continued to increase, for among 1943 actives the average was 157 acres compared with 108 for the year before coming on the program. Families paid up, dropped, and collection only, by 1943, all averaged larger farm at the time of their last year active on the program than during the first year they were active.

Acres in crops followed the average size of farm in the upward trend, while retaining the pattern of regional differences. Taking the 1943 actives as one example, they averaged 62 acres in crops that year as compared with 44 acres during the year before acceptance. Regional averages in 1943 were as follows:

<u>Region</u>	<u>Acres</u>	<u>Region</u>	<u>Acres</u>
I	51	VII	144
II	73	VIII	71
III	66	IX	47
IV	29	X	132
V	34	XI	59
VI	30	XII	150

Gains in leasing arrangements are suggested by data for 1941 actives, showing that 85 percent of the tenants had written leases. Of those with written leases, 38 percent had leases for more than 1 year, 28 percent had an automatic-renewal provision, 59 percent provided for pasture and garden, 17 percent for repairs and improvements, and 7 percent for compensation for improvements.

Livestock numbers have been increased, although the chief gains have been in the addition of small numbers for live-at-home purposes. The average borrower in 1943 had rather small herds and flocks, "about 10 head of hogs, between 3 and 4 milk cows, and about 100 hens." ^{15/} The active borrower had, at least in 1942, 3 horses or mules, and in 1 case out of 5 he had a tractor. Thus the situation with respect to power had improved.

Increased production for home use and limited changes in diversification of sources of cash farm income are clues to shifts in farm and home practices. ^{16/} Cooperation with the Soil Conservation Service was reported for 31 percent of the borrowers on the program in 1938, which was higher

^{15/} 1943 Active Standard Borrowers on Same Farms Compared with Borrowers on Different Farms in 1942 and 1943. FSA Release No. 5, 1943 Family Progress Report, June 15, 1944, p. 1.

^{16/} The larger proportion of "general" and "home use" and the smaller proportion of "cotton" farms among standard borrowers in 1943 than among all farms in 1940 is shown in Types of Farms Operated by Active Standard RR Borrowers in 1943, FSA Release No. 10, 1943 Family Progress Report, May 5, 1945.



than the before-acceptance record for new borrowers. In addition, 27 percent of these borrowers were reported as practicing definite erosion control and 5 percent had crop insurance.

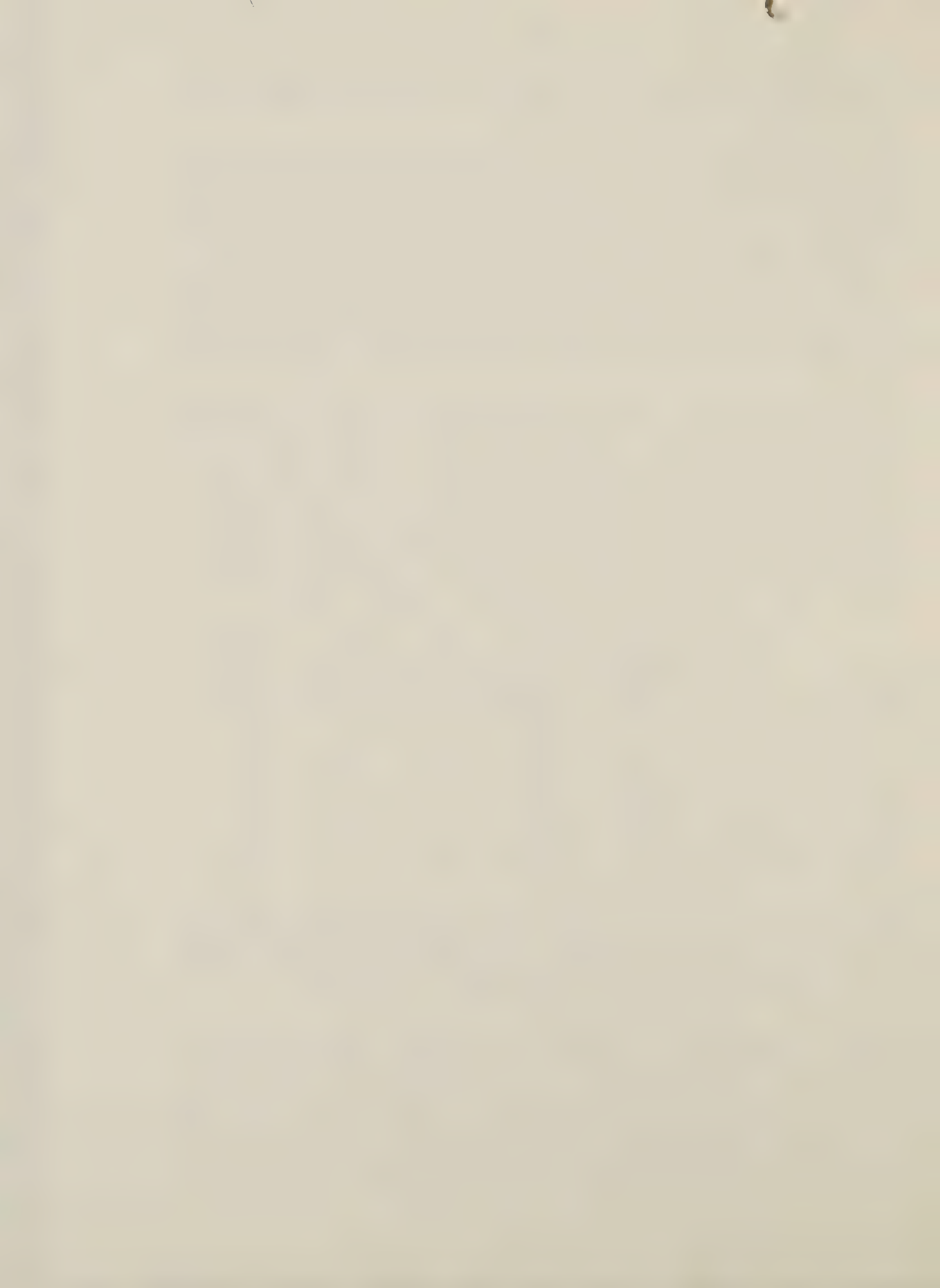
Of the 20.6 man-months of family labor available to the average borrower active in 1942, all but 2.4 months were available for the home farm. The proportion of families reporting off-farm work, the time spent by the head in off-farm work, the income from such labor, and this income as a proportion of gross family income, were all directly tied in to the ability of the farm to provide full and productive employment for family labor and thereby meet expenses. One early indication of this relationship was the fact that after acceptance, among the group in the BAE study, borrowers with off-farm work were on farms slightly smaller than those without such employment, the median sizes being 95 and 104 acres, respectively.

The 1942 data provide a much more clear-cut picture of the relationship between farm resources and off-farm work. As gross farm income increased, the size of farm, the acres in crops, the value of working capital, and the number and value of livestock also increased. On the other hand, the smaller the farm income -- and the smaller the amount of productive resources -- the larger the percentage of families with off-farm work, the more time spent in off-farm work both in months and as a proportion of the time of family labor available, and, to a certain degree, the larger the income from off-farm work. These relationships for the borrowers active in 1942 are brought out in the following summary:

Gross farm income group	Per man-year labor available for farm			Pct. families with off- farm work	Months off-farm work by head	Income from off-farm work
	Acres in crops	Working capital	Value livestock			
\$ 0 - 399	22	\$520	\$216	84	2.9	\$260
400 - 999	25	692	275	78	1.9	182
1,000 - 1,499	37	1,162	509	64	1.3	158
1,500 - 2,499	56	1,849	814	55	1.0	149
2,500 - 3,999	74	2,709	1,159	51	0.9	156
4,000 - 5,999	84	3,495	1,482	46	0.7	156
6,000 and over	96	4,950	2,086	36	0.6	173

On the average, borrowers with a gross farm income in 1942 of less than \$1,000 could not meet current farm and family expenses out of cash farm income and therefore could not retire any outstanding debts out of farm income. Fifty-two percent were in this situation, ranging from 25 percent in Region II to 82 percent in Region V.

This situation was not due to extravagant living, for cash expenditures per person in this group averaged \$53, and in Region V only \$35. Among the families who, as a group, had farms that couldn't meet current expenses, 79 percent worked off the farm; the average value of farm working capital was \$950. Among those who could meet expenses and have something left to apply on debts, 57 percent worked off the farm and the average value of working capital was \$2,950. The inference is clear that a large proportion of the borrowers have not had the resources to permit farm



operations requiring all their time and producing cash returns sufficient to support the farm and the family, and to pay off debts.

In effect, capital has still been "rationed" for many borrowers with resulting substitution of labor for capital. Consequently, efficiency of agricultural output per worker has been kept below potential capacity. Where resources have been available, standard borrowers have shown that, as a group, they have the ability to produce. For example: during 1942, 10 percent had gross farm incomes of \$2,500 or more. In Michigan such incomes were reported by 20 percent, in Iowa by 32 percent, in California by 47 percent, but in Kentucky by 2 percent, in Alabama by none, and in Arkansas by 1 percent.

Attitudes and Morale.- Just as objective information concerning the attitudes and morale of borrowers before acceptance was lacking, so is such information unavailable for any large group for the period after acceptance.

That morale has been strengthened, that self-confidence and a sense of responsibility have been encouraged, that better work practices have been developed, and a sense of "belonging" acquired on the part of many families, may be inferred from observations in scattered areas, ^{17/} by the response to the war programs, especially "Food for Freedom," ^{18/} and by increased social participation.

Progress toward Objectives for the Individual Family.- An attempt has been made to pick out the more salient facts indicative of the success or failure achieved by rehabilitation borrowers. These facts, on a national or regional basis, are severely restricted as to their adequacy for this purpose. However, the various studies for smaller areas are not so distributed as to permit generalizations for the

^{17/} T. G. Standing and T. Wilson Longmore, Civilian Organization for Total War, Calhoun County, Arkansas, Bur. of Agr. Econ., Little Rock Apr. 1943, pp. 18-19.

^{18/} The Farm Security Administration Goes to War, FSA Release No. 1, 1942 Family Progress Report, Revised May 15, 1943. 1943 Food Production of Active Standard RR Borrowers Who Farmed in 1942 and 1943 with 1942 Comparisons, FSA Release No. 1, 1943 Family Progress Report, Mar. 31, 1944.



Nation or a region. 19/ They apply to limited time periods for the borrowers analyzed and frequently have some of the weaknesses ascribed to the data available on a national basis.

19/ See for example, Bailey, op.cit.; Warren R. Bailey, Farm Planning for Rehabilitation Borrowers in Stearns County, Minnesota, Bur. of Agr. Econ. in cooperation with Minnesota Agr. Expt. Sta., Washington, Nov. 1940; L. H. Brown and E. M. Elwood, farm business reports for 1937 and 1938 for FSA borrowers in selected counties published as F.M. 227, 228, 230, 231, 248, 249, 250, 251, and 252 by Michigan State Col. (FSA co-operating); Raymond T. Burdick, Colorado Rehabilitation Farms, Income and Expense, 1937, Colorado Agr. Expt. Sta. in cooperation with WPA, July 1939; comparable report by Burdick for 1938; Esther B. Call, Analysis of Family Living Taken from 130 Record Books in the Cotton Area, 1941, Farm Sec. Admin., Region XII, August 1942; comparable reports by Mrs. Call for 134 books in the range area, 1941 and 156 books in the wheat area, 1941; Dickens, op.cit.; Harness, op.cit.; B. L. Hummel and R. B. Hummel, The Rehabilitation of Virginia Farm Families, Virginia Polytechnic Institute and WPA, Blacksburg, Feb. 1939; Loring K. Macy and Leland G. Allbaugh, Farm Business Report for 66 FSA Client Farms in Union County, Iowa -- 1938, Iowa Agr. Expt. Sta., F.M. 583, (Ames, 1939 ?); L. K. Macy, Dorothy Simmons and L. G. Allbaugh, Farm and Home Management Report for 133 FSA Cooperators in Union County, Iowa -- 1939, Iowa Agr. Expt. Sta., F.M. 637, (Ames 1940 ?); James C. Jenson and Dorothy Simmons, Farm and Home Management Report for 138 FSA Cooperators in Union County, Iowa, 1940, Iowa Agr. Expt. Sta., F.M. 677, (Ames, 1941 ?); W. P. Ranney and G. A. Pond, Summary Report of the Farm Management Service for Farmer-Borrowers of the Rural Rehabilitation Division of the Farm Security Administration for the Year 1936, Univ. of Minnesota, Report No. 94, St. Paul, Dec. 1937; same authors, Southern Minnesota, 1937 and Northern Minnesota, 1937; T. R. Nodland, W. P. Ranney and G. A. Pond, Report of the Farm Management Service for Farmer-Borrowers of the Rural Rehabilitation Division of the Farm Security Administration for the Year 1938, Southern Minnesota, Univ. of Minnesota Rept. No. 109, St. Paul, June 1939; same authors, Northern Minnesota, 1938; Dorothy Simmons, L. K. Macy, and L. G. Allbaugh, Farm Income and Family Living, an Investigation Based on 1045 Farm and Home Account Books of Iowa Farm Security Administration Borrowers in 1939, Part I -- Family Living, Iowa Agr. Col. F.M. 196; (Ames, 1941 ?); F. V. Smith, Farm and Family Incomes and Expenses of Low Income Farm Families in Indiana, Purdue Agr. Expt. Sta. Bul. 485, July 1943; Stillman, op.cit.; Christian A. Stokstad, Farm Income and Expenses of Farm Security Administration Borrowers, (Summary Report, All Regions, 1940; Region I -- 1940; Region II -- 1939 and 1940; Region IX -- 1940), Bur. of Agr. Econ. in cooperation with Farm Sec. Admin., Washington, Mar. 1942; series of 5 reports on analysis of FSA plans and record books for 1940; i.e. 62 in southeastern Colorado, 219 in western Kansas and the Panhandle of Oklahoma, 39 in New Mexico, 50 in eastern New Mexico, and 170 in cotton area of Texas, all Farm Sec. Admin. in cooperation with Bur. of Agr. Econ., Amarillo, Oct. 1941.



Recognizing the limitations in the quantitative data, the progress that has been made with respect to the resources and characteristics may be interpreted in terms of moving toward the objectives of rehabilitation for individual families as follows:

1. Suffering and misery have been relieved.
2. Considerable gains have been made in restoration to permanent self-support, provided the general economic conditions are favorable.
3. Considerable gains have been made toward achieving security, yet heavy indebtedness in relation to ability to repay, delinquencies, and the tenure situation suggests that much remains to be done. Prospective technological changes in agriculture give rise to a question concerning the duration of this security.
4. Remarkable gains have been made toward obtaining a physically healthful level of living; perhaps the greatest gains have been toward this goal.
5. Gains have been made toward attaining a socially desirable level of living.
6. Gains have been made toward the acquisition of skills and abilities needed to manage the farm and home successfully and independently.
7. Some gains have been made toward obtaining land resources sufficient for an economic unit of the family-farm type; a long distance remains to be covered particularly as the Nation moves increasingly away from the "self-sufficient" type of economy.
8. Spotty gains have been made toward becoming full participants in a democratic way of life.
9. There has been progress toward achieving maximum employment of available family labor in the production necessary for the war effort, but a considerable part of this gain has been through off-farm work; many families continue to lack the physical resources which would use their labor fully and effectively on their own farms.

Characteristics of Families by Debt Status

As debt status is the only yardstick available by which to measure the cumulative progress of individual borrower while on the program, the "before and after" picture is given for borrowers classified as to whether or not they have fully repaid their loans. This gives some factors associated with this one index of progress. For comparison, the picture for borrowers still active is also given.



Borrowers Accepted 1936-39.- The first picture is of borrowers accepted during 1936-39 (BAE study) who were paid up, inactive, or still active, as of February 28, 1939. Seven percent of this group who had been on the program from 1 month to 3 years were fully paid up (without being liquidated) and 6 percent were inactive (including some paid up in full by liquidation). Nonactive status was directly related to length of time on the program. Twelve, 7, and 2 percent, respectively, were paid up of the borrowers accepted during each of the successive 3 years during the 1936-39 period. Twelve, 4, and 1 percent, respectively, were inactive. Thus two-thirds of the paid-up and three-quarters of the inactive borrowers to whom this picture applies had come on the program during 1936-37. Further, all regions did not contribute proportionately to the various categories. Regions IV, VIII, XI, and XII contributed especially heavily to the paid-up group and Regions VI, VIII, and IX to the inactives, in relation to the proportions of all borrowers.

The differences between the paid-up and inactive borrowers may be summarized by saying that the paid-up group had older heads, were less likely to have large families of young children, were more likely to be white than colored, had a higher tenure status, were less likely to have been engaged primarily in nonagricultural work before acceptance, were better off financially at acceptance as indicated by net worth and, in having more equity in the assets although they were more likely to have debts. Before acceptance the paid-ups had more productive resources, as indicated by value of livestock and equipment and number of acres in crops. Paid-up borrowers had larger cash receipts before acceptance and were more likely to derive the major part of the income from their farms than from off-farm work. Paid-up borrowers received fewer supplemental loans, smaller loans, loans for fewer purposes, and a smaller proportion received loans for capital goods, debt settlement, and current farm-operating expenses. Fewer paid-up borrowers received grants after acceptance and then in smaller amounts. The paid-up group made more progress after acceptance, as indicated by changes in net worth and in cash receipts. Active borrowers, as might be expected, resembled the paid-up group in some respects, the inactive in others, and in a number of factors averaged between the other two. The majority of regions tended to follow the national pattern of differences among the three categories.

The extent of some of these differences among the three groups is shown by the following summary:

<u>Item</u>	<u>Paid up</u>	<u>Inactive</u>	<u>Active</u>
Age of head at acceptance (median)	44	39	41
Nonoperator or cropper before acceptance (percent)	17	43	23
Value livestock and equipment at acceptance (median)	\$418	\$117	\$318
Net worth at acceptance (median)	\$501	\$175	\$399
Acres in crops before acceptance (median)	36	27	38
Supplemental loans (percent)	26	48	46
Amount of loans (median)	\$322	\$537	\$584
Grants received after acceptance (percent)	28	43	37



Borrowers at End of 1943.- Borrowers active, paid-up, dropped and collection only, as of September 30, 1943, were compared in regard to the "before and after" picture, the "after" being as of the last year as an active borrower for all but certain credit data which were carried through 1943. This picture also shows the paid-up group as being in a more favorable position than the dropped and collection-only groups at the very start of their rehabilitation record, having higher tenure, larger farms, more acres in crops, and more working capital. As of this time, however, paid up borrowers had received larger loans. Again, the paid-ups had received fewer loans; a larger proportion were white. Paid up borrowers were older than collection-only but were the same age as the dropped. The 3 nonactive categories were all active in the program an average of 2 to 2.5 years. Active borrowers started with about the resources of the collection-only group but they received larger initial and total loans, had stayed on the program twice as long as families in the other categories, and had attained tenure status, size of farm, and acres in crops, resembling the paid-up group. In addition, they have more working capital than the latter had when they left active status. Some of these comparisons are shown in the following summary:

<u>Item</u>	<u>Paid up</u>	<u>Dropped</u>	<u>Collection only</u>	<u>Active</u>
Owner before acceptance (percent)	39	20	26	—
Owner last year active (percent)	40	21	28	41
Size farm before acceptance (mean) 20/	161	83	112	108
Size farm last year active (mean)	175	88	121	157
Acres in crops before acceptance (mean) 20/	73	40	54	44
Acres in crops last year active (mean)	78	42	54	62

The indications are that in the earlier years the borrowers coming on the program were able to "get by" with only a small loan which they quickly repaid because they had the productive resources. For the entire history of the program through 1943, borrowers who became paid up had the greatest possibility of repaying their loans from the day they were received. Under the impetus to provide adequate units and to increase production, these borrowers obtained larger loans which in turn enabled them to advance still further their comparative advantage over those who were dropped or became collection-only. Here again the lesson is clear that, to pay off loans, the borrowers must have productive resources. But the evidence for the early period indicates that slipping into the inactive category is not wholly a matter of resources since for many who were so classified, operating a farm was not the customary nor desired work and a rehabilitation loan appeared to be a stop-gap of the depression period. Also the family situation put a heavier burden on the inactive than on the paid up group.

20/ First year on program for all but active borrowers.

Rehabilitation Progress in Relation to Community and Nation.- What strides were made in attaining the rather broad goals which were interpreted to be the objectives of rehabilitation for agriculture and the general welfare of the Nation, remembering that these have been changing and even contradictory? What have been the "spilling over" effects of the program within the local communities, for the families and farms of borrowers' neighbors?

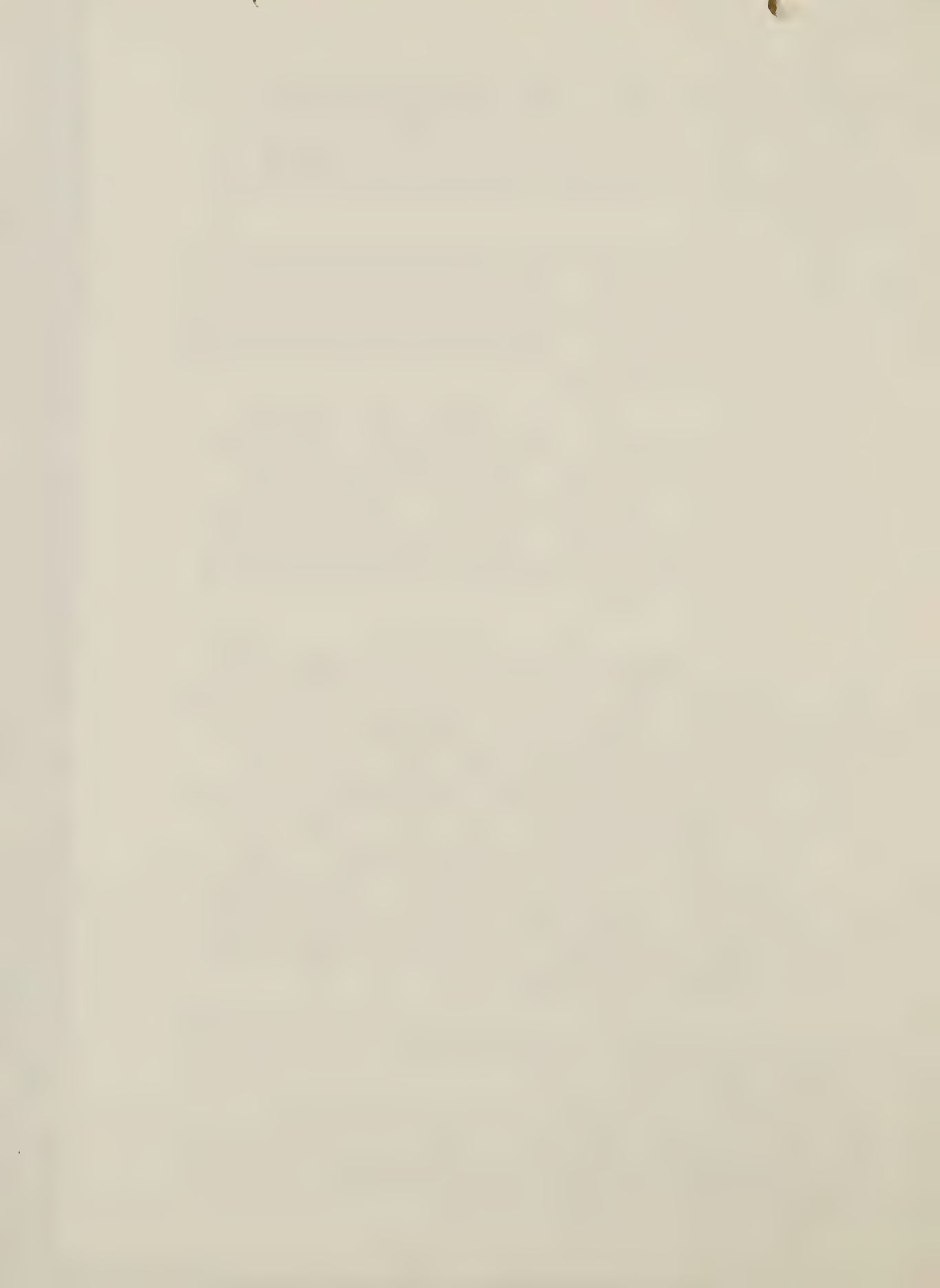
Such a comprehensive program, encompassing 770,000 families as standard borrowers, by the close of 1945 cannot fail to have some impact. The impact has undoubtedly varied by areas, depending upon the number and concentration of families helped, the uniqueness of the basic assumptions and objectives to the thinking of the locality, the resistance to or acceptance of these assumptions and objectives, and the effectiveness and results of the rehabilitation methods and policies.

The mere fact of having a source of credit available, with reasonable terms, has offered a new degree of security and stability to many farmers, freeing them from arrangements under which interest rates were high, terms were about impossible, and books were kept so that the borrower usually "came out behind" at the end of the year. This has meant the breaking of local patterns of lending, buying, and selling, and resulted in the establishment of new patterns. During the early depression years, underpinning was given creditors who could turn their poor risks over to the Government. Landlords were freed from the burden of furnishing crop-pers.

Live-at-home practices have changed buying habits, cutting down the purchase of some items and releasing cash for other types of goods. Loans and increased incomes have meant more purchasing power. This extra cash benefited local merchants by increasing their business. The group health activities have been a trail-blazer in the field of medical, dental, and hospital care for rural people. Improved health (from better medical care, improved nutrition, and better housing) carries over into the health of the community and strengthens the Nation's manpower resources. Sanitary facilities provided to borrowers have been imitated by some non-borrowers. Better farming practices have conserved the Nation's soil resources. Lessening the moving from farm-to-farm results in stronger local social institutions like schools and churches. Gains in the schooling and health of children resulting from the program carry over to benefit urban areas when they later migrate from the farms. Some families have been stimulated to work in industry as a result of the program. The increased food production of these farmers over what would have been the case without help, has benefited a Nation at war.

Group discussion and action have given families new insight as to methods and as to their own abilities to discuss their problems and to organize to tap resources to meet them.

The program has cost the Nation money, in terms of direct outlay, for administration, supervision, servicing, and uncollectible loans. At the end of 1943, the dropped borrowers still owed \$29,300,000 and collection-only families owed \$53,200,000. However, of the \$301,500,000 loaned to individuals not on projects (includes other than standard borrowers),



\$473,000,000 had already been repaid. 21/ These repayments represent 86 percent of the matured principal, recognizing that maturities are influenced by renewals. In addition, \$63,500,000 interest was collected. The amount eventually written off will have constituted a form of income reallocation utilized principally to put a floor under the level of living. The direct costs need to be balanced against alternative depression-period measures for relieving human distress.

Agency policies have had their influence beyond the individual standard loan family. The very existence of the program has retained or placed in operator status some families who would otherwise have been forced to be in farm-labor or cropper status within agriculture, or to leave agriculture entirely and add to the urban labor supply. Selection policies have decided which families would have the opportunity to try for operator status and which would not. A more recent policy of dropping borrowers who had not repaid half of their loans within 5 years on the program may have tended to send these operators to work as laborers for other farmers or to abandon agriculture.

As nearly as can be learned by the available facts, the progress toward the various objectives of rehabilitation as interpreted for agriculture and the general welfare of the Nation, is judged to be as follows:

1. The taxpayer has been saved money if it is assumed that, during the depression, standard-loan families would otherwise have been aided by some form of work relief, or even by direct relief at some acceptable level of adequacy. 22/
2. In the early part of the program and even in the later part, people were kept and stabilized on the land; in fact, the program may be criticized, using certain criteria, for doing just this.
3. The program probably had some beneficial effect on retarding undirected migration, although not bulking large in terms of the total migration of farm population.
4. To some degree, certain aspects of farming as a way of life have been stimulated, particularly the live-at-home pattern.

21/ As of Dec. 31, 1945 principal repayments equaled 68.5 percent and principal and interest together 78.1 percent of the total amount loaned to all types of rural rehabilitation borrowers and groups under RA-FSA since July 1, 1935 (includes Pope-Jones Act funds but excludes Corporation Trust Funds).

22/ Work-relief wages for unskilled workers in rural counties in various parts of the country ranged from the low of \$228 per year in certain Southern States in 1935 to the high of \$593 in Western States during 1939; see, Howard, op.cit., pp. 860-862. If even 20 percent of the average standard loans were written off, the public would have been saved money, as compared with work relief, for the median loan by Feb. 28, 1939 was \$635 for borrowers accepted during 1936-37 and the mean loan for all borrowers through 1943 was \$1,043.

5. The family farm has been supported although there has been some confusion between "family-size" and "inadequate" farms.
6. Small gains, in relation to the over-all problem, have been made in bringing about a better adjustment of population and land resources; land conservation measures have been increased and supported.
7. Progress has been made in achieving full utilization of the manpower of the low-income farm population in production necessary to the war. Lack of funds and personnel, in combination with local and political opposition to aggressive action, were among the factors limiting the gains toward this goal.
8. There have been gains toward the goal of making available to all of our citizens, the opportunities of democracy, so they might have a stake in it.

"Has progress been made?" The question must be answered in the affirmative. Whether gains have been as great as they might have been is an imponderable. In looking ahead, the significance of the gains must be appraised in terms of what residues continue to persist.

CHAPTER 17.

THE REHABILITATION PROCESS*

The process whereby a borrower and his family are rehabilitated is conditioned by the personal characteristics of the family members; by the physical and financial resources available; by the institutions and facilities, class structure, social values, and other traits of the cultural environment; by the rehabilitation techniques, policies, and programs; and by such impersonal forces as economic and social change, prices -- the weather. Because rehabilitation is directly concerned with people, it is affected by the total situation that impinges upon the farm family and its farming operations.

Tacit recognition of this relationship by the rehabilitation agencies may be inferred from the expanding scope of the program. Obstacles in the path of family rehabilitation were discovered as experience grew. Measures were tried out to overcome these obstacles. The need for administrative coordination and for an integrated approach in assisting each family resulted in a broader range of tools and techniques and an expanding scope of program operations.

Rehabilitation may be partial rather than complete. There may be gains in certain segments of the whole which constitute rehabilitation, but not in all segments. For example, families may attain a physically

* Prepared by Olaf F. Larson, Bur. of Agr. Econ., U. S. Dept. of Agr.



healthful level of living but not achieve acceptance as full participants in a democratic way of life. Or, they may make some gains in all segments, but not get to the goal with any one of them. This suggests the problem of who sets the goals. For the purposes of this study, the goals have been defined in terms of what the rehabilitation agencies have sought to help the families to achieve. This does not necessarily mean that all families have had, in their own language and thinking, the same goals in sight. It would be unrealistic to suppose they did. So families may have reached goals, set by themselves in terms of their desires and experience, and yet they may not have attained the end point which the rehabilitation agencies sought for them to achieve through the program.

How Long to Rehabilitate?

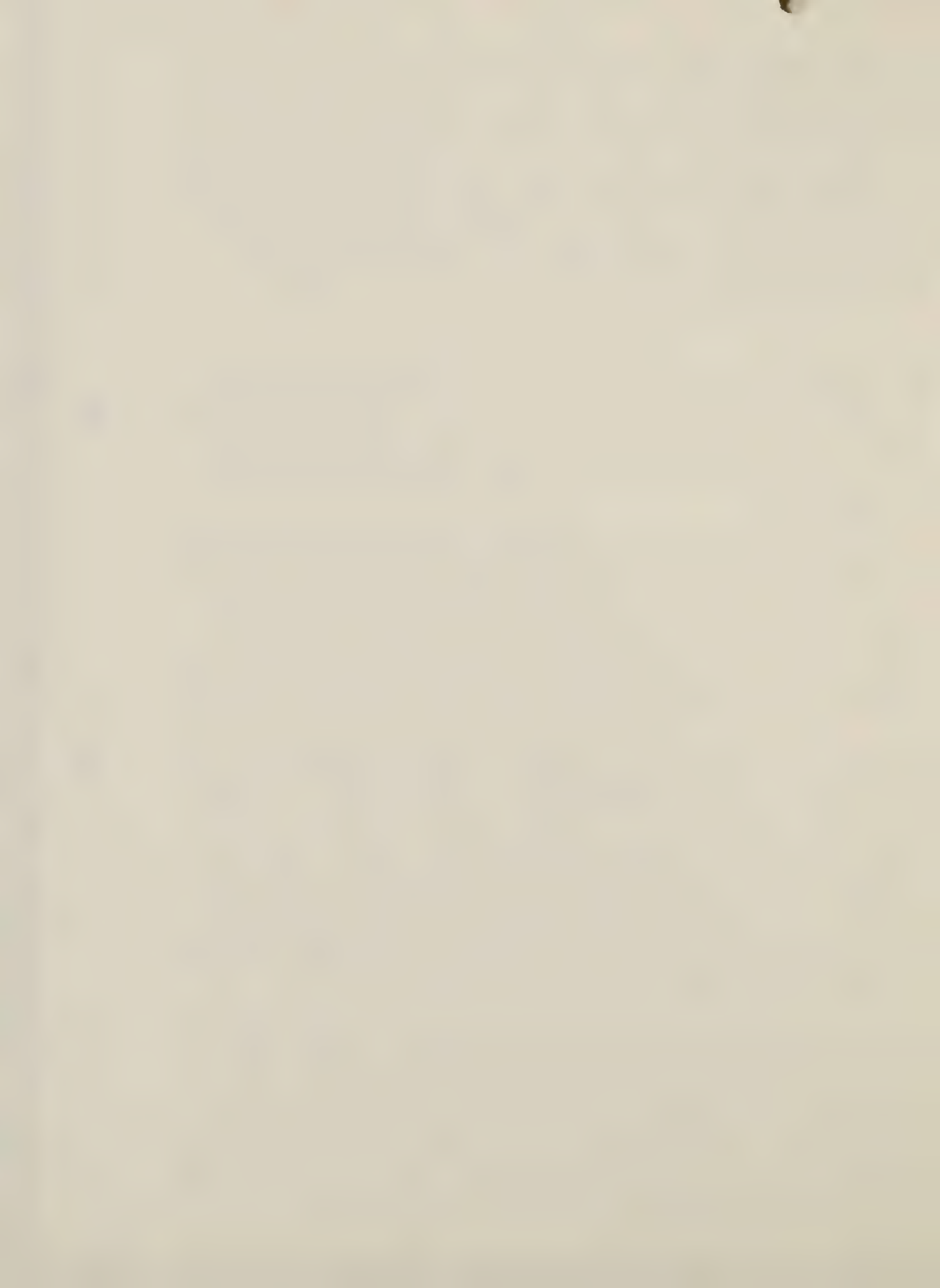
How long does it take, or should it take, to rehabilitate a family? The decade of experience with the standard loan program testifies that no precise answer in terms of time can be given. The period will vary, family by family, depending upon the status of the family at the beginning, the tools and techniques used to help the family, the general economic situation, and all the other conditioning factors that have been mentioned.

years

Even during bad drought and depression/some families were rehabilitated in a year or two, to the extent of being able to repay their loans. Yet, of the families who received their first loans during 1935, one in four was still active on the program during the ninth year following acceptance, and 53 percent had definitely failed in the financial aspects of their rehabilitation as farm operators. The record for borrowers accepted in later years gives assurance of being progressively better and speedier, because borrowers accepted were progressively better off to begin with and more adequate measures of aid were developed and extended.

Information on changes related to length of time on the program are confined to a maximum of the 3-year period included in the BAE study. The annual progress reports limited to active borrowers may be misleading if used for this purpose, because of the selective dropping of borrowers out of the active category. In general, within at least the 3-year period, progress was generally accelerated with length of time on the program. For example, diversification of sources of farm income, gains in gross cash receipts, and gains in cash farm receipts were directly related to length of time on the program. Median increases in cash farm receipts over the year before acceptance were \$9, \$72, and \$92 for borrowers on the program, 1, 2, and 3 years, ¹/ respectively. Net worth, for this 1936-39 period, did not show the same relationship for the

¹/ The crop year of latest record was 1938 for 61.3 percent, 1937 for 22.1 percent, and 1936 for 16.6 percent. All of the 3-year records covered the 1938 crop year for borrowers accepted in 1936. of the 2-, year records, 34.8 percent were for the 1937 crop year for borrowers accepted in 1936 and 65.2 percent were for the 1938 crop year for borrowers accepted in 1937. Of the 1-year records, 38.9 percent were for the 1936 crop year, 21.9 percent were for the 1937 crop year, and 39.2 percent were for the 1938 crop year, all for borrowers accepted during the corresponding years.



3-year group, partly because of the influence of drought in some regions. Had borrowers all started from the same point and been exposed to the same weather and economic conditions, it may be assumed that the progress with greater length of time on the program during the 3-year period would have been accentuated.

In the beginning, no fixed time limit was set within which rehabilitation had to be accomplished, but it was anticipated that the progress would be gradual. 2/ In 1940, Dr. William Alexander stated it had been demonstrated that families could be helped back on their feet "in most cases over a period of 5 years, provided the family's health is maintained and farm prices are kept at a reasonable level." 3/

Beginning in 1943, a borrower had to have definite signs of progress, unless extenuating circumstances were present, or be dropped from the active category. About the same time a policy was established of denying further financial assistance to borrowers who had been on the program 5 full crop years and who had not repaid at least half of their total indebtedness to the agency. As a result of this policy, in one Southern county, half of the borrowers in the fall of 1944 were expected to be dropped for the 1945 crop year. At the close of 1944 the policy was modified for certain types of situations, provided (1) a farm and home plan was developed and there was a reasonable probability that the borrower would follow it and (2) the county committee certified that added financial assistance was necessary and there was reasonable probability of success. 4/

The effect of a policy of setting a definite time limit, especially as short as 5 years, within which a family must be at least financially rehabilitated, or well on the way to retiring the loan, is to influence supervisors to go up the economic scale and select borrowers who will be likely to pay off within the prescribed period. This has the effect of denying to the less well off of eligible families an opportunity for rehabilitation as a farm operator. This procedure may find justification in both wartime pressures for manpower and long-time economic adjustments in the Nation's agricultural plant, but it should be clearly recognized that a prescribed period as short as 5 years within which rehabilitation must be achieved, and a policy of "digging deeper" in selecting families are incompatible.

Rehabilitation and Personal Characteristics and Behavior of Families

An analysis of the problems of borrowers in one Great Plains county disclosed that approximately two-thirds of all problems confronting borrowers were in the nature of "personal inadequacies," one-third were "economic." 5/ When the families were divided into two groups,

2/ Rural Rehabilitation, Feb. 15, 1935, p. 14.

3/ W. W. Alexander, A Program for the South, address before Southern Conference on Interstate Problems, Nashville, Tenn., Jan. 25, 1940.

4/ Letters, Frank Hancock, Administrator, to Regional FSA directors, Dec. 18, 1944 and Mar. 24, 1945.

5/ George R. Peterson, Farm and Farmer -- Problems of Rural Rehabilitation Borrowers in Nance County, Nebraska, Bur. of Agr. Econ., Lincoln, Neb., July 1941. See also his "Patterns for Lending," Land Policy Review, Mar. 1942, pp. 37-38.

progressing and nonprogressing, 6/ the latter were far more frequently handicapped by these personal inadequacies than were the progressing. Poor health hindered 49 percent of the failing and 34 percent of the succeeding families. Low morale as expressed by the phrase "relief consciousness" was a problem for half of the failing, but only 9 percent of the succeeding families. Traits indicative of poor managerial ability (timeliness in farming operations, money management, ability to buy and sell wisely, etc.) were weaknesses for 29 to 39 percent of the failing but for only 3 to 7 percent of the progressing borrowers.

Dishonesty was an attribute of 16 percent of the failing and only 1 percent of the succeeding operators. Other factors found more frequently among the failing were "discouragement," "lack of ambition," "wife a poor manager," "spendthrift," a large family, and old age. The relative frequency and nature of these personal inadequacies suggests the importance of supervisors' being able to recognize such problems and know how to cope with them.

A study of borrowers in eastern and southeastern Kentucky found that operators who were making progress were slightly older, had smaller families, and were much more likely to be in good health than those not making progress. 7/

In a study of 130 FSA families in Iowa the more successful, as judged by 1 year's income, were more willing to cooperate with FSA supervisors, had higher hopes for their children's careers, were more likely to share in the social life of the community, and were more likely to exercise restraint in spending. 8/ The parents in the more successful families were 30 to 50 years old and more likely to have attended high school. They had changed farms less and were more likely to have never done any other work than farming. They were efficient managers, being more likely to get their work done on time and their machinery taken care of.

An analysis of the changes made within 3 years after acceptance for the BAE-studied group, classified by age of head, indicates the older heads were more likely than the younger to continue to depend upon crops as a major source of farm receipts, and were less likely to increase their size of farm, or crop acreage. Although they were more likely to decrease their liabilities, the older heads had smaller increases in net worth. The older ones had smaller increases in the value of livestock and equipment. The median increase in cash receipts was less for the older than for the younger borrowers but the older borrowers were more likely to repay their loans within the 3-year period studied.

6/ "Progressing" were those judged likely to retire their loan in a reasonable time and to be able to continue under their own management with ordinary sources of credit; "nonprogressing" were those who did not show financial progress.

7/ Lawrence A. Bradford, Factors Influencing Progress of Rural Rehabilitation Farmers in Kentucky, A Preliminary Report. Type of Farming Area No. I, (Lexington), Farm Sec. Admin.

8/ Arnold Anderson and James E. White, "Finding the Successful FSA Family," Iowa Farm Economist, Mar. 1941, pp. 14-15.



In comparing white and Negro borrowers who were active in 1940, in the four Southern regions, the white borrowers had increased their net worth and net cash income proportionately more, since acceptance. The Negroes increased their production for home use proportionately more although the dollar-value increases were the same for both groups. 9/ A report for 1939 active borrowers in 16 Southern States showed the same general differences, but, in addition, revealed white and colored borrowers had repaid about the same proportion of their loan advances. 10/ The reason for the differences must be traced back to resources, assistance given, etc., rather than ascribing race as a causal factor. An analysis of the production of selected products by white and colored borrowers during 1942 shows clearly that both groups produced in proportion to their available land and working capital. 11/

These personal characteristics and behavior patterns can retard or can speed up rehabilitation. If a retarding factor, they are a challenge to the supervisor which he must be able to meet if the family is to be given the utmost help. The reasons for some of the attitudes and behavior trace directly to the local community. For instance, where the attitude was that borrowers were "on the Government" or were "Government paupers" the families were likely to refrain from taking part in community life 12/ and to build up a defensive attitude, as "some of these people think that they are a little better than we are. They say we're 'on the Government' but the way I look at it, those fellows who take AAA checks are on the Government just as much as we are. At least we intend to pay it all back." 13/

Rehabilitation and Economic Resources

The significance of the amount, type, and organization of resources in relation to economic success has been demonstrated throughout this report, especially in Chapter 16. Other studies have shown that nonprogressing borrowers were more likely to be handicapped by wrong land use, too-small units, soil erosion, poor land, lower yields, less production per unit of livestock, insufficient livestock, inadequate machinery, etc. 14/

Even with recognition of the importance of having resources in the proper amounts and proportions to maximize returns and to utilize labor efficiently, in terms of some criteria, the problem remains of the speed with which such resources should be provided or acquired. A "go-slow"

9/ Rehabilitation Progress Among Negro and White RR Borrowers in the South, FSA Program Analysis Rept. RR-19, Dec. 1, 1941.

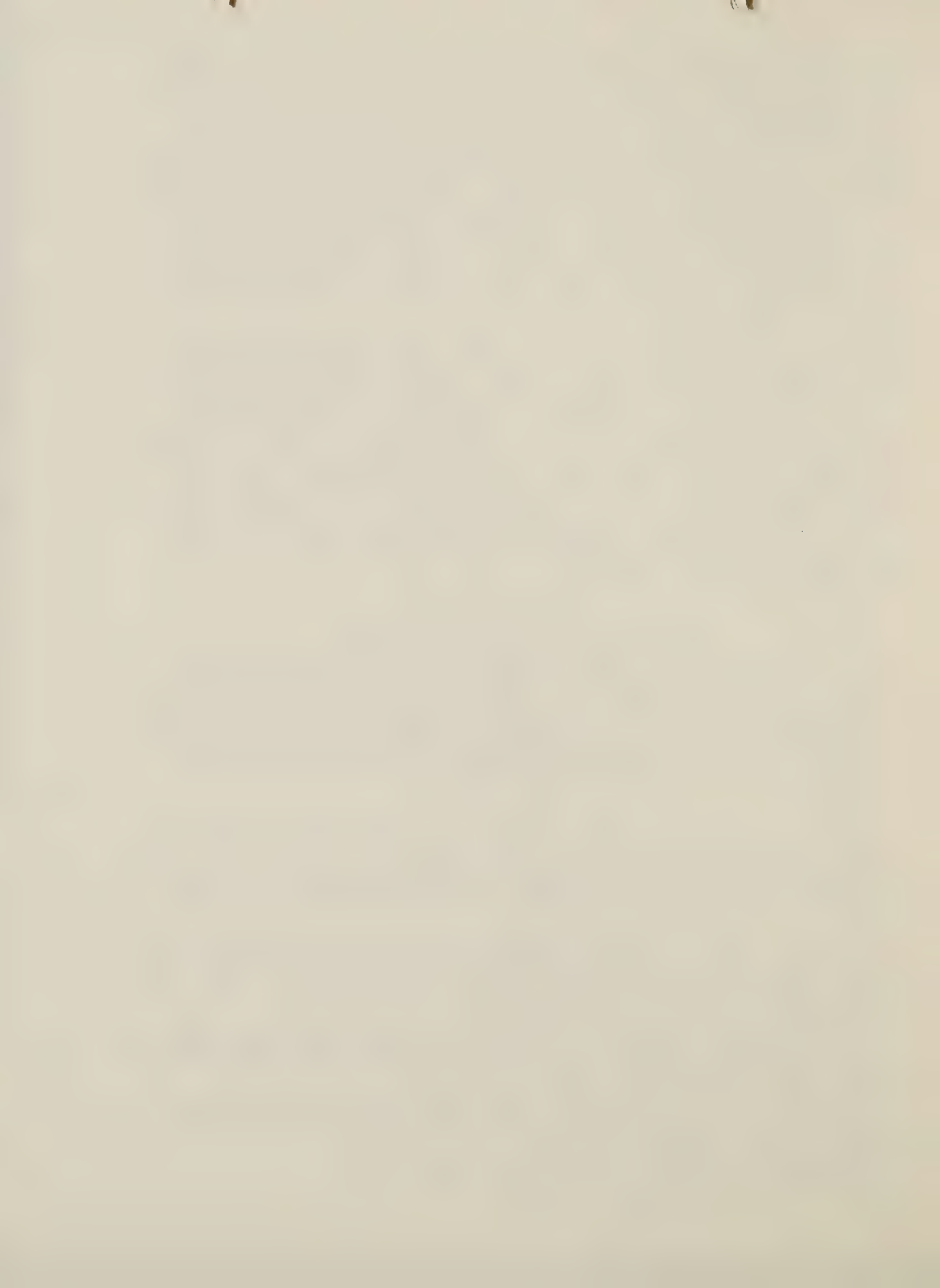
10/ Racial Aspects of Rural Rehabilitation Family Progress, FSA Program Analysis Rept. No. 15, Dec. 6, 1940.

11/ Production of Selected Products by White and Colored Active FSA Borrowers in 1941 and 1942, Regions IV, V, VI and VIII, FSA Release No. 5, 1942 Family Progress Report, Jan. 15, 1944.

12/ Swiger and Larson, Climbing Toward Security, op.cit., p. 38.

13/ Longmore, Neighborhood Discussion Groups Among Low-Income Farm Families in Texas, op.cit., p. 61.

14/ Peterson, op.cit., and Bradford, op.cit.



policy has certain advantages in the way of testing and training families but must be paralleled by going slow on collections and by anticipating a longer time for rehabilitation to be achieved.

There is also the fact that the rational maximization of financial returns from the physical resources is not necessarily the major goal of a borrower and his family. Perhaps security or a certain degree of leisure are more highly valued. Some farmers lack the imagination to see the gains possible from desirable adjustments in their resources. Others fear to make the changes in practices, and they fear to take on the additional risk and burden of borrowing the necessary capital for the most profitable balance of resources. 15/

Rehabilitation and the Environment

In some communities and areas, the cultural environment may be favorable for rehabilitation; in others it may be unfavorable. Or the environment may be selective in its effect, favoring the rehabilitation of one group but not another. Again, it may be conducive to certain aspects of rehabilitation such as security and a physically healthful level of living, but be an obstacle to other aspects such as unhampered participation in affairs of the community on a democratic basis.

Attitudes and social values, the structure of the local groups and the institutional and facilities pattern are especially important aspects in relation to rehabilitation.

Attitudes and Values.- Basically, the cumulative effect of maladjustments contributed to a crisis situation for which the rehabilitation program was devised as one ameliorative measure. Because of this crisis, Federal financing, Federal administration, and farm and home supervision as phases of the program were first generally accepted without serious objection. Particularly was this true as long as the program confined its attention principally to those whose disadvantaged position could be attributed pretty largely to the depression and to drought or floods, and as long as the measures were directed primarily to relieve suffering, to restore to self-support, and to help regain the status just recently lost. But as economic conditions improved, as rehabilitation objectives broadened, opposition toward the program began to take form. As efforts were made to "habilitate" as well as to rehabilitate, the program more frequently elicited a questioning or an antagonistic attitude. The strength, the form and the source of the opposition varied from locality to locality.

The questioning or antagonistic attitudes of local people were partly the result of an unwillingness to believe that the disadvantaged situation of the rehabilitation families was due to circumstances largely beyond their control. They reflected the belief that the status of these families was mainly inherent. They expressed a denial of the

15/ Witt, op.cit., pp. 249-250. This study shows low-income farmers in Iowa are more willing to borrow to buy land than for other items of production and suggests that many ration themselves as to capital and so do not attain the most profitable combination of resources.

assumption that these were average folks usually with the capacity for rehabilitation, if given a chance. They were part of a resistance to change. The attitudes also involved social values as to what was "right" and "wrong." In general, the greater the divergence between the philosophy represented by rehabilitation objectives and the beliefs and practices prevailing locally, the more pronounced the opposition and the slower and more difficult the rehabilitation of families within the area.

In a relatively passive situation the adverse attitudes were evidenced by such statements as "You can't help that kind of people," or statements were made about the demoralizing effects of helping such people. These critics apparently made a sharp distinction between the results of aid to the poor and the results of unearned increment, inheritances, or Government benefit payments for those who were already in a relatively favored position.

In an openly unfriendly situation, the attitudes were reflected in action ranging all the way up to efforts to curtail or perhaps even abolish the program.

Thus, the rehabilitation of the individual family may be influenced by the surrounding attitudes and social values in several ways. An attitude of approval and encouragement expressed, for example, by neighborly help, by seeking out rehabilitation families as tenants, by favorable articles in the local newspaper, bolsters the family's efforts to follow recommended farm and home practices, strengthens their morale, and helps them feel they "belong." ^{16/} To open-minded enough to shift from a critical attitude when families do demonstrate capacities may have a stimulating effect. In one county, for example, where families were once referred to as "paupers," some are now elected by the community to offices of public trust.

Where the tendency is to attach a derogatory label to rehabilitation families, some families may refrain from asking for help of the program, or may withdraw further from participation in affairs of the community. In some instances, it may establish or strengthen the group identity the "we feeling" -- of the lower income farmers in the program. However, it is important to note that the new label, or new group consciousness, is frequently simply precipitating a latent situation, or is a symbol of a precipitated situation.

A majority of the rehabilitation families were already socially isolated. They often did not participate much in such activities

^{16/} Early in the Resettlement Administration's program, attention was called to the possibility that unless a borrower found his community approved of his acquired farm-management practices, he might revert to earlier practices when agency support was withdrawn. Taeuber, op.cit., pp. 12-13.

as extension meetings. 17/ Their children did not generally belong to 4-H clubs. 18/ These families were aware of their isolation. Some were desperately concerned about it. 19/ In such cases any formation of a new group with consciousness of inferior status was a defense mechanism in reaction to community attitudes.

In situations where many of the program objectives were opposed, but where the credit facilities were needed, an accommodation was sometimes arrived at. Landlords might encourage their tenants to apply for a loan, but they might also negotiate the loan, make out the farm plan, and adjust the home plan to coincide with the customary "furnish"; or, the landlord might set aside a plot for garden although the tenant might not have time to work it. In still other instances, where the farms of absentee owners were about the only ones available to borrowers, the effect was that the supervisors reached an accommodation with the prevailing situation by providing the managerial services for these absentees.

In an antagonistic situation, an eligible family might not feel free to apply for rehabilitation assistance. Or, if it did receive a loan, it might feel so hampered that it would not strive for the full benefits of the program.

Borrowers and their families also have attitudes and values. These influenced how large a loan they were willing to be indebted for, how fast they tried to pay off their debt, and their relationships with the supervisors. Some resented supervision, considered it "prying into our personal affairs" and "too much Government control." Such borrowers were likely to quickly repay their loan, or, if unable to do so, to resent the supervisor's efforts. Other families were reluctant to leave the program even when able to repay their loan, intentionally staying slightly in debt. Being in the program and having supervisory assistance gave them a new sense of security, a sense of being protected against exploitation.

Old attitudes persisted in a changed relationship. For example, in an old plantation area, a farmer, when asked who owned the farms in the neighborhood, gave the name of the county supervisor of FSA. 20/ There are indications that the placating attitude that had been used toward a landlord or merchant is sometimes transferred to the supervisory personnel. Some families feel they are doing something to please the supervisor rather than thinking of a practice as helping their own welfare. One homemaker, for instance, when the supervisor called

17/ Nearly 80 percent of the low-income farmers in Iowa made no direct use of the county agent, according to Witt, op.cit., p. 245. In various areas in Oklahoma and Texas, only 10 to 25 percent of the low-income farm women were reported as belonging to or attending home-demonstration clubs; see Longmore, op.cit., reports on neighborhood discussion groups in Oklahoma and Texas.

18/ In one county, for example, only 44 young people were 4-H members from among the 360 FSA families; see Standing and Longmore, op.cit., p.7.

19/ Longmore's report on discussion groups in Texas, p. 61.

20/ Longmore and Standing's report for Desha County, Ark., p. 7.

attention to a weakness in the home plan, replied, "Why, I've canned 200 quarts of green vegetables for you!" 21/ In other cases a feeling of gratitude toward the program and its personnel elicited such comments as "I try to reason with my neighbors that they ought to show their appreciation to the Government by attending meetings." 22/

Social values also enter into the willingness of a family to adopt new practices and ways. Where one crop, such as cotton or wheat, has been the major source of income for years, ways of living and working have been built up that are not easy to change. A shift from one-crop farming to livestock and diversification may involve a sacrifice of seasonal leisure, of the chance for relatively high returns when you "hit it right", in exchange for relative security and being "tied down" by daily chores that must be done at about the same time each day, if the cows are not to "drop off" in their milk or the hens in their eggs. A rational reorganization of the farm enterprise which steps up dairying into a major role in a locality where milking is "women's work" may make a man lose status in the eyes of his neighbors and himself. This is an obstacle that cannot be shrugged off as inconsequential. Illustrations are numerous. For example, where the ability to plow a straight furrow has been a matter of pride it is harder to shift to farming on the contour. Cooperation and mutual aid are not always easy in a locality where ability to "go it alone" is prized.

Group Structure.- Tenure, wealth, family position, education, and race are among the determinants of the groups in most of our rural communities. The weight of each element varies from locality to locality, as does the fact of whether the groups are sharply or loosely defined.

This means that where groups are fluid and loosely defined, the social system is not likely to be a serious hazard to the rehabilitation of a family. But where the structure is rather clearly stratified, and where the members of the upper group are in a position generally to control land, credit, institutional services, etc., the full rehabilitation of a family in accord with all the goals of the program may be thwarted. Through a lifetime of conditioning as a member of a particular group, attitudes and values have been instilled which are evidenced by behavior and which are generally slow to change. As noted in an Iowa study, in some cases "a psychological adjustment to a particular class and income has developed so that the operator will not seek out the FSA for help, or make use of the facilities available." 23/ Or families have lived in a subordinate position for so long, with decisions made for them that they cannot quickly take advantage of the opportunities for improvement held out by the rehabilitation program. 24/

Where group differences exist, "they constitute a real barrier to the complete integration of a neighborhood." 25/ Such barriers are not

21/ Longmore's Texas report, p. 10.

22/ Longmore and Standing's Desha County report, p. 5.

23/ Witt, op.cit., p. 255.

24/ See Swiger and Larson, Climbing toward Security, op.cit.

25/ Wynne, Bradley County, Arkansas study, p. 10, op.cit.

only between the "upper" and "lower" levels, assuming rehabilitation families are typically in the lower levels at acceptance. Rather, there are also groups within the levels. For example, some county supervisors report their borrowers split into three groups, all about on the same economic level, but occupying distinctly different social levels within the county, and each unwilling to mingle freely in group meetings or other activities with either of the other groups. The social cleavage on racial lines is not uncommonly illustrated in meetings of borrowers, where one group is in the front of the room and the other to the rear.

Institutions and Facilities.- The presence or absence of social and economic institutions, organizations, and facilities, the characteristics of those that are present, and the conditions of their use play an important part in rehabilitation.

The lack of doctors, dentists, nurses, and hospitals may help to account for physical handicaps which retard rehabilitation. Or, if such services are available, they may not be utilized effectively because the people feel they can't pay for them except in an emergency. Preventive and remedial measures are neglected. On the other hand, an adequate number of professional people to care for health, plus a system for payment whereby families would make use of the services and facilities, combined with a strong and suitable health education program, would make it easier for rehabilitation families to be healthy and to reduce physical handicaps to a minimum.

Public schools in many areas that have a heavy concentration of low-income families are poorly supported, under-staffed, inadequately equipped, have a short term and, in general, cannot give pupils the schooling required for living in the world of today. The need for a rehabilitation program is one of the costs of past educational inequities. Adult-education techniques of the rehabilitation program must be geared to these conditions if they are to be effective.

Legal institutions governing the inheritance of property not infrequently have a bearing on the rehabilitation process, or the need for it. This is particularly true as it applies to the division of land among heirs. Such division may work out to increase population pressure, to add to the difficulty of getting an economic unit, and to contribute to soil exploitation. For example, on a farm where 40 years ago a man and his wife lived on a 300-acre farm, of which 60 acres were tillable, there now live that same couple and the families of three sons and three daughters, as well as four tenant families -- 42 persons in all are now supposed to be making a living from the same piece of land. 26/ Similar situations have been reported in other areas. 27/

26/ Swiger and Larson, Climbing toward Security, pp. 32-33, op.cit.

27/ See for example, Bailey, Farm Planning for Rehabilitation Borrowers in Stearns County, Minnesota, p. 7. op.cit.

Tenancy under certain conditions poses some serious problems for rehabilitation. Aside from the effect of tenancy on the strength of community institutions and organizations, and the frequent relationship between tenancy and low levels of living, there may be difficulties in working out sound farm and home plans for tenants. For example, improved cropping systems may seem futile if the tenant has no assurance of staying more than a year. 28/ The seeding of other than annual legumes is another illustration. Permanent pastures may be overstocked or rotation pastures not provided where a cash rent is paid for the pasture. Insecurity of tenure may make a farmer plan his organization in accordance with what is normal for the community for by so doing he can more readily adjust to the next farm. Some of the major hazards to rehabilitation imposed by tenure arrangements may be met by new terms, such as compensation for disturbance and unexhausted improvements.

The availability of buying and selling groups, cow-testing associations, breeding cooperatives, and special markets like cheese factories and canning factories have a bearing upon rehabilitation. 29/ Marketing facilities exert their influence. Instances are reported in which families have been provided with capital and encouraged to grow needed food products only to find no market available or no premium for quality products. Infertile eggs and high butter-fat milk have had to be sold at the same price as common grades. No markets were available for perishable products in some places. Sour cream had to be sold rather than whole milk.

The social and economic institutions, organizations, and facilities, like attitudes and social values, are tied in with the group structure. For example, some counties may have 2 or 3 parallel sets of schools, one for each distinct group. The schools for one group may be better than those for another, even though all are public. Public services in health and adult education may be more readily available to one group than another. Even the churches may render their services to certain groups. 30/ Through control of land, credit, and marketing one group may exercise control over a subordinate group and place obstacles in the way of rehabilitation.

In this whole complex of institutions, attitudes, ways of living and making a living, the rehabilitation program enters as an instrument of social change.

Rehabilitation: The Program Agency and its Methods

Just as the rapidity with which rehabilitation is achieved is influenced by the personal characteristics of the families, by the economic resources available to them, and by the cultural surroundings, so is the effectiveness of the rehabilitation aid influenced by the organizational structure, the administrative procedure, the tools and techniques, and the personnel of the program agency.

28/ Ibid, pp. 16, 21, 24, 32-35.

29/ Ibid, p. 36. See also Jehlik and Larson, Obstacles to Increased War-Food Production by Low-Income Farmers, op.cit.

30/ See Walter Goldschmidt, "Large Farms or Small: The Social Side," Proceedings of the Western Farm Economics Association, 1944, pp. 216-227.

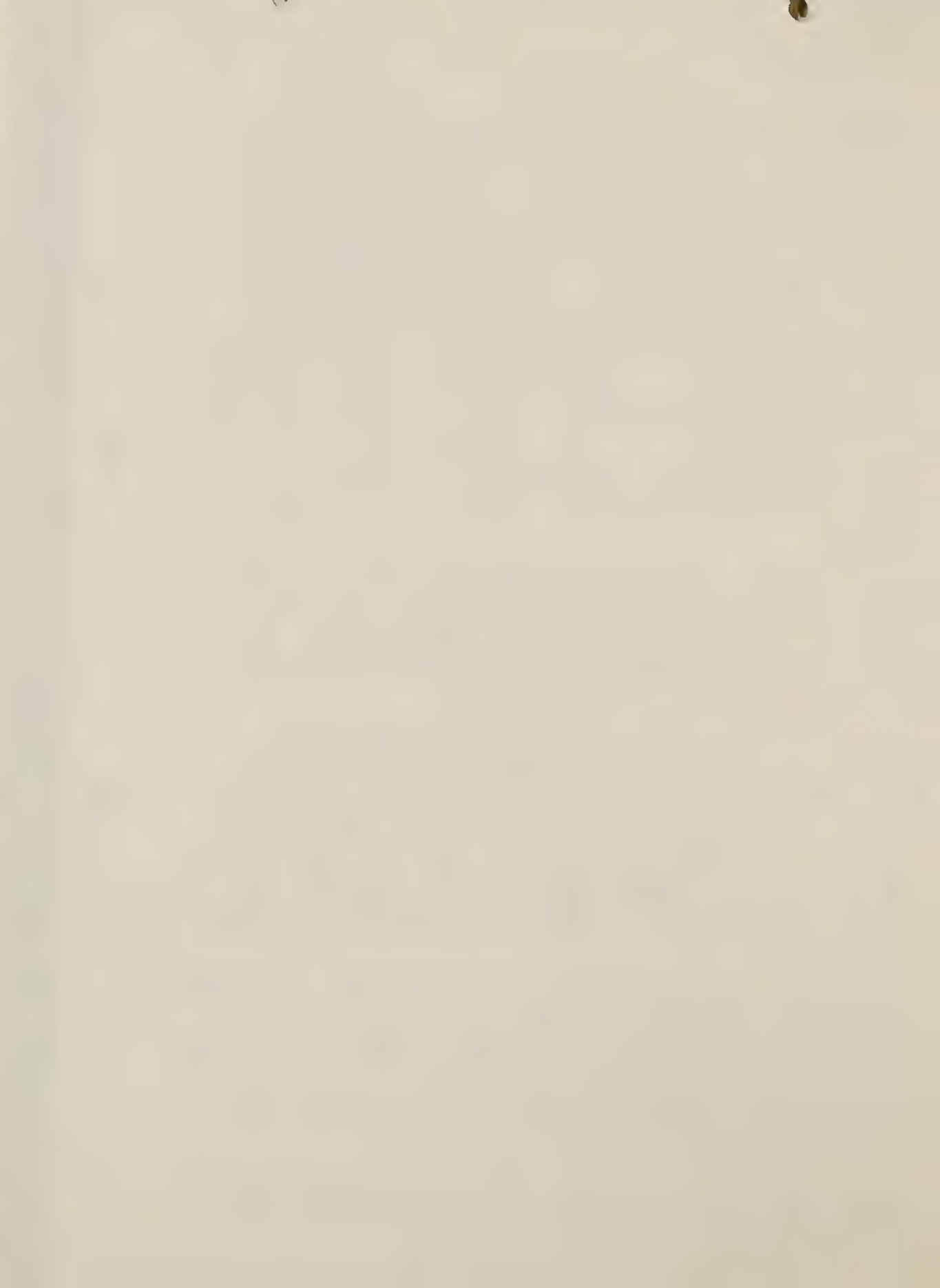
The organizational structure and administrative procedures are important from the standpoint of the individual family insofar as they determine the point at which the judgment determinations are made for that family. Where is the decision made that the family is eligible for help and will be assisted, how large a loan will be made, what will be the farm and home plan, whether a supplemental loan will be made, or may payment be extended? Generally, the further away from the local level the responsibility for the decision is vested, the slower the decision is likely to be made and the more unrealistic it is likely to be. Delays may hamper the farm operations which must accord with the seasons, and thereby retard rehabilitation. "Buck-passing" and unrealistic decisions are frustrating to the family and may make them lose confidence in the agency. Efficiencies in administrative management which may come from the greater volume of business in centralized handling of certain functions are not necessarily paralleled by a corresponding boost in the efficiency of aiding family rehabilitation. Delegating authority to the lowest administrative level requires strong personnel at the level, capable of making wise decisions from the standpoint of helping the family, at the same time remaining in harmony with the over-all objectives of the national program.

Committees of local citizens may be useful in an advisory role or in making administrative decisions, helping the supervisor to adapt the program to local conditions, or to suit the needs of a particular family. At one extreme they may be simply a rubber stamp for the supervisor, exerting no positive influence, and at the other, they may hinder the program as a whole by their negative attitude toward it.

The necessity for exercising a certain degree of administrative review of local units is inherent in any centralized program when official responsibility heads up in certain positions. The procedure for exercising control and review inevitably means some of the well-known "red tape." To the extent such red tape utilizes the time of supervisory personnel, less time is available for guidance work with the families. ^{31/} Heavy case loads in relation to personnel may have the same effect. Special programs promoted by subject-matter specialists in regional and national offices may get a county program as a whole out of balance, or may stress a problem that is locally of secondary concern.

Policies are of vital importance to the individual family. A low limit on the size of loan may restrict operations so that, although a minimum level of living can be provided, an economic balance of resources is prohibited and loan repayments are difficult. A strict collection policy may mean loan repayments at the expense of a healthful and socially desirable level of living. One observer comments "as long as the attitude persists that the county supervisor must show immediate results in collections of loans at a minimum cost of administration of his

^{31/} Witt, *op.cit.*, p. 255 notes that case loads and office work were too heavy to permit much time to guiding a client into more efficient methods of farming.



office, it is unlikely that he can spend any appreciable time in educational work except such as he can do incidental to other duties." 32/ Again, the policy of consolidating the debts of a borrower may have beneficial effects on morale. The freedom and relief felt when private debts were paid off, and combined in a single loan from one Government agency, are expressed in the words of a borrower: "I can walk down the street now and feel free to meet anybody." 33/ At the same time, the forms used in billing the borrower for his payments sometimes get so complicated (because of the flexible repayment schedules, more than one payment to the borrower in extending a single loan, and because of having several supplemental loans) that the borrower is confused as to just where he stands on the payment of principal and interest. 34/

Changing policies, reorganizations of administrative structure, revamped forms and procedures, and shifts of personnel are in general likely to slow down the rehabilitation process. It takes time for the families to adjust to the changed situation. Changes are necessary if a program is to maintain a flexibility that will permit it to meet constantly changing circumstances and learn self-improvement but unless the families themselves can see the benefits of the changes, the sense of security and confidence are likely to be weakened. Even desirable changes, if made too frequently, will be disturbing to the families. Then the time required for supervisory personnel to keep up with, adjust to, and explain the changes reduces the time available for work with the families.

The significance of the attitudes, social values, and general competence of supervisory personnel in assisting families has been indicated previously, as has the importance of their understanding human relations and of their balancing the roles of banker, expert in farm and home management, family case worker, and organizer of group activity (see Chap. 7). So, too, has mention been made of the importance of gearing educational methods to the needs and capacities of the families in order to give them the most help. The scarcity of educational materials geared to the needs and schooling of low-income farmers has been a problem for supervisors.

Some of the troubles encountered in farm and home planning may be elaborated. A common difficulty is "over-planning." Plans may be too far advanced with respect to the present ability of the borrower and his family 35/ or the farm on which they are located cannot support it. 36/ 37/ 38/ 39/ The family may need to be taught how to plan and perform tasks ordinarily taken for granted by better equipped and educated farmers.

32/ Bailey, Rural Rehabilitation Progress in Stearns County, Minnesota, p. 29, op.cit.

33/ Longmore's Texas report, p. 62, op.cit.

34/ Raper, op.cit., pp. 281-285.

35/ Swiger and Larson, Climbing Toward Security, p. 13, op.cit.

36/ Summary of Studies -- in Region IV for year 1935-1938, p. 3, op.cit.

37/ Bailey, Farm Planning for Rehabilitation Borrowers in Stearns County, Minnesota, p. 4, op.cit.

38/ Ibid.

39/ Swiger and Larson, op.cit., p. 1.



On the one side, over-planning may impede rehabilitation, on the other side there may be an under-estimating of a family's capacity and wish to learn and to advance. This family may not get the educational guidance from which it could profit. Such under-estimating is likely to be associated with a lack of belief in and understanding of the fundamental assumptions of rehabilitation.

Local administrative units to be successful must have sufficient leeway to vary from national goals to meet local conditions. For example, there are areas in which the mineral content of the soil is deficient in certain elements needed for good health, such as iodine, iron, copper, and cobalt, or they have an excess of others that are injurious to health. 40/ Plants and animals raised in these soil areas may carry these deficiencies or excesses. Therefore, pushing a live-at-home program to the extreme in such areas might result in impairing the health of rehabilitation families.

Rehabilitation and Impersonal Forces

The rehabilitation process is not conditioned solely by the characteristics and resources of the individual family, by the surroundings; and by the work of the rehabilitation agency. Other factors, impersonal in their origin and in the individual's exposure to them, also affect the process. Weather is one of these, as evidenced by drought, tornado and flood on the one hand, or good years on the other. Most farmers had "tough going" in the drought and depression years in the Great Plains, for example, while during the war years weather was generally favorable. Sleeping sickness takes a horse or lightning strikes a team, setting the farmer back financially. Bangs' disease gets into the herd of cattle despite careful husbandry, cutting production and bringing serious loss in income.

A serious accident may injure the farmer. The homemaker or one of the children becomes ill. Fire burns down the house or barn. Or maybe the family is "lucky" in such matters.

Fluctuations in the prices and demand for farm products are an instance of an impersonal factor with a heavy personal impact. Technological changes have many implications for the long-time rehabilitation of families. For example, how many farmers will be needed to produce the food and fiber used by the Nation as a result of improved varieties, improved practices, and the adoption of labor-saving devices which increase productivity per man? Where will the impact of these changes force farmers out of agriculture? Where will they offer new opportunities? By what means will families be informed of new techniques so they will not be placed at a competitive disadvantage?

For some of these impersonal factors, such as drought, accidents, sickness and fires, the incidence is sufficiently predictable to permit insurance measures which families may use to minimize the effect of the

40/ Eugene C. Auchter, "Nutrition Begins with the Soil" in The Food Front, Series of Lectures, U. S. Office of Defense Health and Welfare Services, 1942, pp. 30-34.



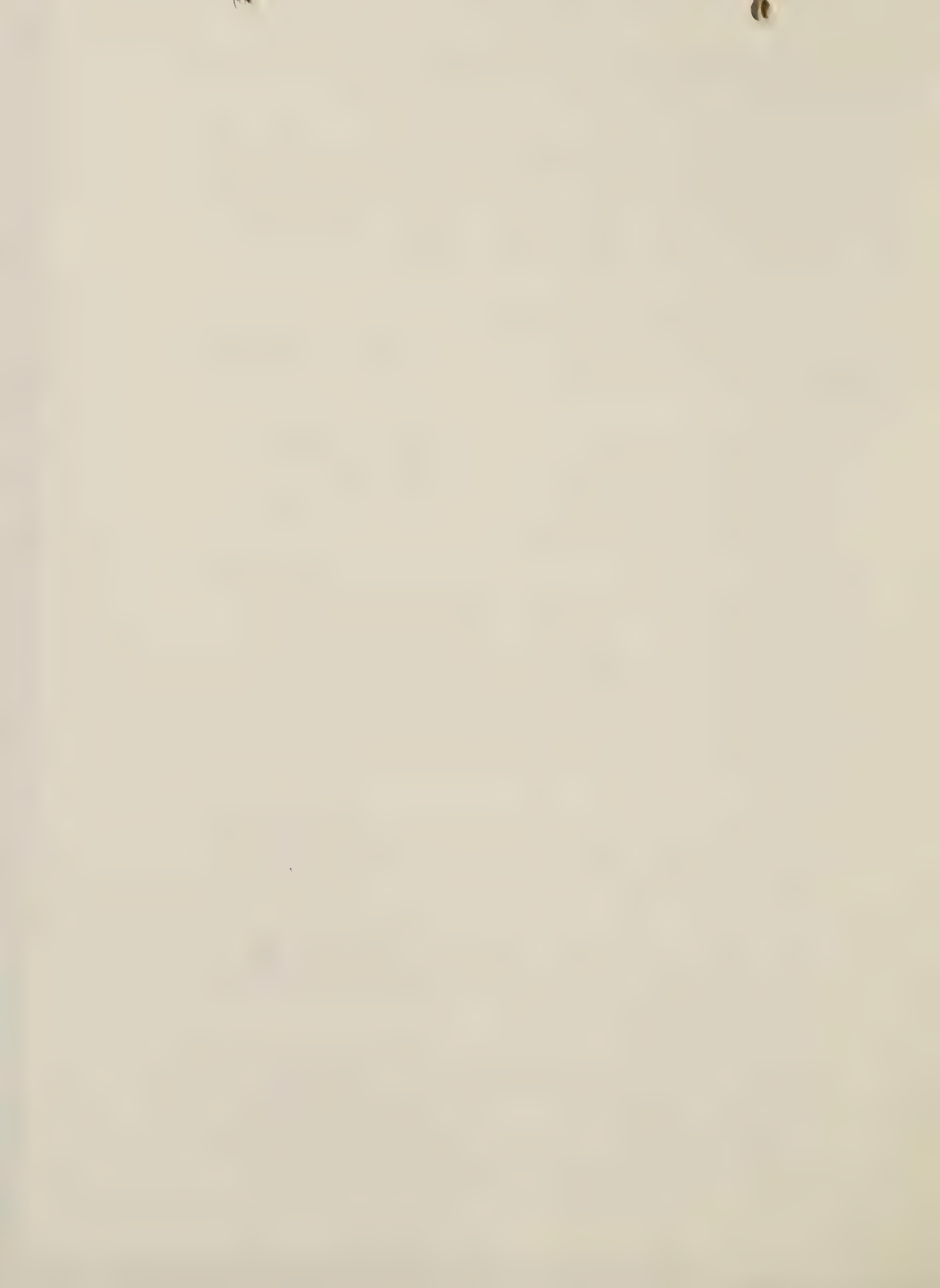
disaster on their rehabilitation. For other factors, an awareness of probabilities and trends must be encouraged if rehabilitation in agriculture is to be facilitated.

Stated more positively, even with families with characteristics which favor their rehabilitation, with normally adequate economic resources for the family, with an efficient and effective rehabilitation program, and with favorable cultural surroundings, there are impersonal forces outside the control of the individual family or the rehabilitation agency which can speed up, retard, or even block the rehabilitation of a particular family or a whole group of families.

Principles of Rehabilitation

In addition to the principles stated in previous chapters, this summary analysis of the rehabilitation process suggests the following generalizations.

1. Setting a definite time limit within which all families must achieve rehabilitation is incompatible with the nature of the rehabilitation process; in general, the lower the economic and social level at the time of starting, the longer and the more difficult it is for a family to achieve rehabilitation.
2. The rapidity of the rehabilitation process is conditioned by (a) the characteristics of the individual family, (b) the physical and economic resources available to the individual family, (c) rehabilitation aids, (d) the surroundings -- especially as expressed by attitudes, social values, group structure and social and economic institutions and facilities -- within which the relationships of the program and the family are conducted, and (e) more or less impersonal forces outside the control of family or the program agency, such as depression or natural calamities.
3. The more foreign are the basic assumptions and major objectives of rehabilitation to the local culture, the more difficult is the rehabilitation of individual families within that locality.
4. The closer administrative judgment determinations are to the family, the fewer the changes in organization and procedure; and the simpler the "red tape" which confronts a family, the better it is from the standpoint of implementing rehabilitation.
5. Plans for farm and home operations should be realistic, neither over-planning beyond the present capacity of the family and the farm nor under-estimating the family's capacity and wish to learn; the level of living planned should be consistent with the family's standard, within the minimum limits necessary for the protection of the health and welfare of the community.



CHAPTER 18

A LOOK AHEAD *

This look back at the Nation's experience in rehabilitating lower income farm families with the help of the standard loan program has shown how the rehabilitation idea developed and persisted. Now a permanent program has been authorized by Congress through the Farmers Home Administration Act of 1946.

Lessons Learned

Out of this experience has come several noteworthy lessons. 1/ A basic lesson was that rural poverty was not depression-born or drought-caused. It has been developing for a long time and was deeply rooted in a complex of causes. Many of the families had never been at a higher level so were not literally being rehabilitated. 2/ One corollary is that many of the causes of poverty are outside the direct control of the handicapped individual or family. Another is that the family is likely to have a complex of problems. Therefore a full kit of varied tools is needed.

A second lesson is that rehabilitation (or habilitation) means the attainment of a cluster of interrelated economic and social goals. It is not just one thing -- or another. A corollary of this lesson is that poverty is a relative matter -- relative to the standards and the situation of an area, a group, or a family.

Third, an understanding has been gained of the nature of the rehabilitation process. It teaches the need for flexibility in the kind and use of rehabilitation tools; that the rapidity of rehabilitation is influenced by a variety of factors. Therefore, although administrative considerations may necessitate a time limit on rehabilitation aid, the most basic type of program would recognize that for some families the process might extend over more than a one-generation span. Understanding of the process forces consideration of those social, economic, and physical factors which stand as obstacles to real rehabilitation.

A fourth lesson is that loans plus supervision, 3/ with associated techniques, constitute what John D. Black calls a "social invention of high significance" which can be a powerful instrument of social change for the welfare of low-income farm people. A corollary is that rehabilitation is cheaper than relief.

* Prepared by Olaf F. Larson, Bur. of Agr. Econ., U. S. Dept. of Agr. in 1946.

1/ Some of these are summarized in Olaf F. Larson's "Lessons from Rural Rehabilitation Experience," Land Policy Review, Fall, 1946.

2/ This point of view is also held by John D. Black in his "Agricultural Credit Policy in the United States, 1945," Journal of Farm Economics, Aug. 1945, pp. 591-614. He proposes the term "habilitation" for certain types of loans.

3/ Dr. Black makes a case for using the term "servicing" rather than "supervision," See Ibid.

In addition to these summary lessons cryptically stated, a number of principles listed in previous chapters have been established concerning the use of specific tools and techniques.

Facts To Face

The look back has indicated some of the more significant problems dealt with in carrying on the program. Now in looking ahead, the questions to be faced may be summarily stated.

Three Roles.-- A major issue is the role to be played by a standard-loan type of rural rehabilitation activity as a national publicly financed program. ^{4/} In one role the program would be a positive instrument of social and economic improvement on behalf of the lower-income segment in American agriculture to help this group achieve the family goals outlined in Chapter 3.

In a second role, the program could stand by, always ready to help farm families who fall into crisis situations because of depression, flood, drought, or other resource-depleting disasters. This function would be ameliorative rather than continuously helping farm people improve their lot.

A third possible role might be advanced -- that of promoting a subsistence and handicraft rural society. Such a role would find some support, but it is contrary to dominant trends and social values expressed in this country. Nevertheless, a depression period would be almost sure to generate strong pressures to emphasize such a role.

Facts to Face.-- Should the program follow the direction of the first role, certain hard facts must be faced -- for agriculture and for rural society as a whole.

First is the fact that agricultural technology has advanced so fast, in relation to the demand for agricultural products, that foreseeable demand can be met without an increase in farms or farm workers. Even with full employment of the Nation's workers, adequate diets for all, and any reasonable assumption as to export needs and industrial uses of farm products, it is probable that little change will be required in

^{4/} It is assumed that any other form than some version of a national publicly financed program is no longer a major issue.



crop acreage in the near future if only average technology is applied. 5/ Improved technology could actually reduce the crop acreage required by 1950 below war-time levels. Thinking and action must evidently be geared to the reality that the comparative rate of technological advance means agriculture is now an "occupationally contracting" 6/ industry. The problem to be faced is one "of a prospectively abundant food supply that can be produced with a constantly decreasing labor force." 7/

Second is the consideration that even though no decrease in the number of farm workers needed were in prospect, nowhere near all farm youth would be needed in agriculture. The rate of farm population replacement by natural increase is so great that during the decade 1940-50, 67 percent more young men are reaching the age of 25 than are needed to maintain the number of mature farm men of working age at 1940 levels. 8/ Two-fifths of those reaching working age will have no opportunity in agriculture were the employment possibilities of even 1940 to be retained. The cost of keeping unneeded youth on the farm under the existing situation is under-employment and lowered levels of living for many.

Third of the hard facts has to do with the characteristics of the nation's farms and farm operators. Many of the farmers included in the low-income group on the basis of value of products sold, traded, or used are not really farmers at all. This group includes the aged and part-time farmers who are essentially rural residents, neither producing much in the way of farm products nor having much in the way of production resources. Thus, about 1.2 million farmers included in the 1940 census of agriculture do not strictly belong in the low-income farm group and are therefore outside the scope of the type of standard loan program projected. 9/ Of the

5/ Sherman E. Johnson, Production Adjustments - 1945 and Post-war, Bur. of Agr. Econ., Washington, Nov. 14, 1944; also What Peace Can Mean To American Farmers, U. S. Dept. of Agr., Misc. Pub. No. 562, Washington, May 1945. For discussion of effects of technology, see Technology on the Farm, A Special Report by an Interbureau Committee and the Bur. of Agr. Econ. of the U. S. Dept. of Agr., Washington, Aug. 1940.

6/ This point is developed by John M. Brewster, "Farm Technological Advance and Total Population Growth," Journal of Farm Economics, Aug. 1945, pp. 509-525.

7/ Johnson, op. cit., p. 13.

8/ Conrad Taeuber, Replacement Rates for Rural-Farm Males, Aged 25-69 Years, by Counties, 1940-50, Bur. of Agr. Econ., Washington, Dec. 1944, p.1.

9/ See M. R. Benedict, F. F. Elliott, H. R. Tolley, and Conrad Taeuber, "Need For a New Classification of Farms," Journal of Farm Economics, Nov. 1944, pp. 694-708. For 1940 they estimated "residential" farms, defined as having value of products in 1939 of less than \$600 with operator aged 65 or over and less than 100 days work off farm, to number 550,000-600,000. Part-time farms, defined as having value of products in 1939 of less than \$600 with operator aged under 65 and 100 days or more work off farm, were estimated at 600,000 - 650,000. Brewster, op. cit., estimated "nominal" farms, defined as having a value of product in 1939 of under \$750 and having no horses, mules, or tractor, to number 1,240,000 in 1940. Sharecroppers were excluded from the first set of estimates but included in those by Brewster.



remaining 4.9 million farms as of 1940, a substantial proportion have units inadequate to provide a satisfactory living for the operator from reasonably effective use of his labor. Estimates of the number of "inadequate" units range up to over 3 million. 10/ So-called "small scale" farms with an operator under 65 who worked less than 100 days off farm and produced products in 1939 valued at less than \$600 -- alone are estimated to number 950,000-1,225,000 excluding croppers. 11/ Farm enlargement is basic to making adequate units out of many of those now inadequate. Not every inadequate unit, of course, needs more land. But with the land now in inadequate farms, it is clear that the existing state of technology and demand for farm products would not permit reorganization into an equal number of family farms. 12/ Therefore not all farmers on inadequate farms can be helped to achieve the goals of a standard loan type rehabilitation program, assuming that their capacities and wishes permitted.

These first three considerations add up to mean that a positive program would face tough problems of family selection if any considerable number of families seek assistance. Which low-income farm families should be given the opportunity for assistance? Which should be encouraged to move out of agriculture as a full-time occupation? Should young applicants, for instance, be encouraged to leave agriculture by refusal of a loan? 13/ Should low-income farmers be forced to bear the brunt of agricultural adjustments unaided just because they have the least resources invested? For those families who want and are denied help, what other opportunities will be open which will provide commensurate returns and satisfactions? Should the selection of families be made only from among those applying, or, in the possible interest of national welfare, should interest be stimulated on the part of all who are potentially eligible?

A fourth fact which is made clear by the preceding analysis is that any effective long-range improvement through a rehabilitation program is beyond the scope of agriculture alone. Nonfarm jobs are needed to permit the adjustments which would be required in agriculture. A

10/ Brewster, op. cit., estimates 3,182,000. In general these were farms which in 1939 produced products valued at \$750-\$1,499 and had horses, mules, or tractors in 1940. John D. Black estimates that at least half of the 3 million farms too small to be called family-sized farms are "undersized family farms." See his testimony in Hearings Before the Subcommittee on Agriculture and Mining, Special Committee on Post-war Economic Policy and Planning, House of Representatives, 78th Congress, 2d Session, and 79th Congress, 1st Session, Pursuant to H. Res. 408 and H. Res. 60, Part 5, Aug. 23, 27; Dec. 15 to 18, 1944; Apr. 25, 26; May 24, 1945. p. 1492.

11/ Benedict, et al, op. cit.

12/ Brewster, op. cit., estimates approximately 1 million adequate units could replace the 3,182,000 inadequate units.

13/ See Calvin C. Stillman, "Examining FSA in Iowa," Iowa Farm Economist, Feb. 1942, p. 11, 16.

full-employment economy is essential for the constructive work outlined for the first role. Educational activities are needed to help train the present generation for nonfarm activities and to prevent the development of conditions in future generations which are conducive to poverty. The need for adequate health measures is indicated and the same is true of social security. Suitable marketing facilities are needed. The future of the lower income segment in our agriculture is inextricably bound up with the future of the national economy and the world society.

There are certain obstacles within agriculture and rural life which will severely limit the rehabilitation effort unless they are overcome. For example, the land-tenure arrangements may be a barrier. While farm enlargement is needed in many cases, in other instances farm subdivision would be appropriate if the criterion applied were "What system of land-tenure will support the maximum number of farm people on family farms?" Attitudes of resistance to change are always likely to be a barrier to any substantial resettlement. Yet some resettlement is necessary if the long-run adjustments are ever to be made, unless whole areas are designated as essentially nonagricultural. Continued high birth rates among the local population can aggravate the problem of making satisfactory adjustments in particular areas. It is only as the rehabilitation objectives meet the felt needs of the people that such obstacles will be overcome.

Adjustments needed if first role followed.- One of the basic adjustments that must be made if there is to be a successful program for improving the welfare of the low-income segment in agriculture is to revamp thinking in line with the realities of the agricultural set-up we now have and that which appears desirable in view of the outlook for technological progress and demand for agricultural products. It means clarifying what is meant by a "farm" and a "farmer." For instance, how many of the 1,634,111 units with a total value of products sold, traded, or used of less than \$600 in 1939 and having family use of products as the major source of farm income should be considered "farms" operated by "farmers"? How many of the 1,137,415 tracts with less than \$600 worth of products and without one horse or mule or tractor should be considered as "farms" in formulating agricultural policy? How many of the 953,000 farm operators in 1940 who did not report their occupation as farmer or farm manager should be included as farmers? A clarification of what is meant by a farm and a farmer will be followed by a considerable change in the estimated number of "low-income" farmers.

Another adjustment called for is a clarification of the relation of the part-time farmer and the rural resident. For instance, should there be added research and education to help meet the problems peculiar to this group who are on the borderline between agriculture and nonagriculture, who live in the country and yet are not wholly part of it? More specifically, should some form of credit and servicing assistance be especially designed for the lower income part-time farmer?

If the policies and measures envisaged by the first role are adopted, it is evident that some kind of transitional assistance must be provided needy families who are ineligible for help because they are

considered outside of agriculture, or who are not selected for help in agriculture. For those families who because of age or physical handicaps could not be expected to be self-supporting, some form of public welfare assistance would be needed. Care must be taken that existing maladjustments are not simply frozen to be passed on to succeeding generations. 14/

Problems Ahead

One of the most difficult problems likely to face any rehabilitation program functioning in the first role would be the impact of depression. This would tend to bring a back-to-the-land movement and a piling up of farm population through delaying the normal migration of "surplus" youth. Any serious depression would be expected to create pressure to sidetrack the first role so as to give emergency aid to tide families over to better times. It would put demands on available funds which would be likely to reduce the amount of credit per family below the level needed, so as to stretch the funds around. It would be likely to reduce the amount of constructive supervising or servicing assistance to individual families. In general, the worse the situation, the poorer the job of fundamental rehabilitation that is likely to be done; the more expediency would be likely to prevail.

If the past pattern of depression periods should ever be repeated, population pressure would be heaviest in the areas where rehabilitation in agriculture locally is already impossible for a large proportion of the families.

There is need for constant appraisal of the operation and progress of any such program. Effects which continue after a family pays off the loan should be known. It would be unfortunate for a program in the future to be able to offer no better measures of its successes and failures than is true of the past.

Problems of program administration and operation will continue to arise. The question of authorization for the use of all the tools and techniques to carry out the rehabilitation task may continue.

Beyond The United States

It appears that the standard loan type of rehabilitation program, when carried out with a full set of tools and adequately supported by necessary supplemental measures in fields not directly a part of agriculture, has unequalled potentialities for improving the welfare of a large segment of our farm population. At the same time agriculture and the Nation as a whole would benefit.

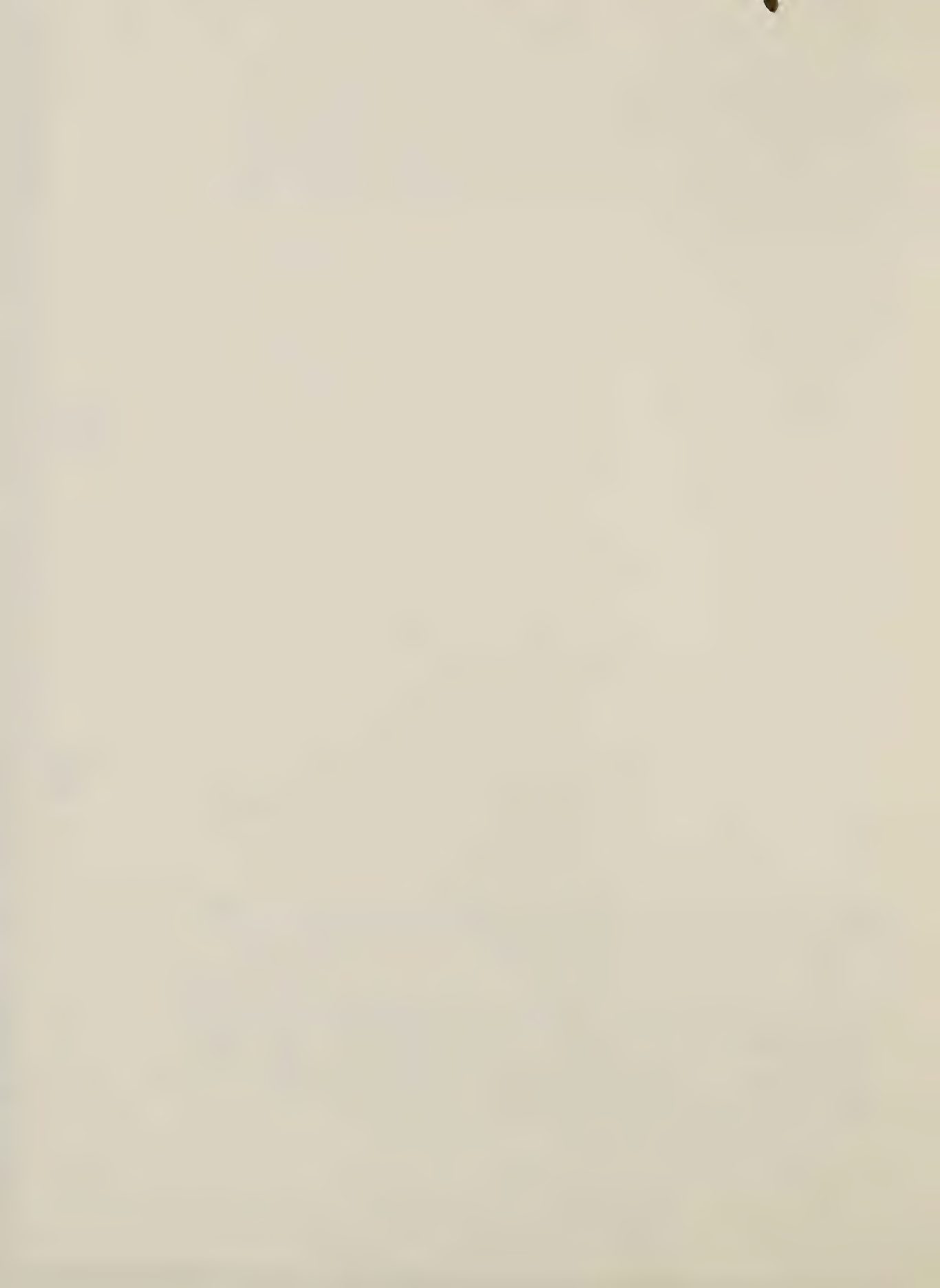
14/ This point is made in several places in Post-war Agricultural Policy. Report of the Committee on Post-war Agricultural Policy of the Association of Land-Grant Colleges and Universities, October, 1944.

Beyond our own borders, we see that great numbers of the world's farmers are chained by poverty. World War II has depleted the resources of many. Apparently many of the lessons learned from this Nation's experience with rural rehabilitation may be fruitfully applied in the rural reconstruction of war-ravaged and poverty-stricken countries. 15/ The lessons may be applied in keeping with local problems, local needs, and in complete harmony with democratic ideals.

(There is no page 353)

15/ See Five Technical Reports on Food and Agriculture. Submitted to the United Nations Interim Commission on Food and Agriculture by its Technical Committees, Washington, Aug. 20, 1945, Part II.

Conference Report on the Contribution of Extension Methods and Techniques Toward the Rehabilitation of War Torn Countries, U. S. Dept. of Agr., Extension Service and Office of Foreign Agricultural Relations, Oct. 1945, and Farmers of the World, edited by Edmund deS. Brunner, Irwin T. Sanders, and Douglas Ensminger, Columbia University Press, 1945, also are concerned with rural reconstruction within the different rural cultures of the world.



APPENDIX A

Appendix Table 1.- Standard RR loan borrowers cumulative as of September 30, 1943 as a percentage of all farm operators April 1, 1940; by Regions and States 1/

Region and State	Borrowers		Region and State	Borrowers	
	Number	Percent of all farm operators		Number	Percent of all farm operators
United States			VI	102,663	15.6
Total <u>2/</u>	695,661	11.4	Arkansas	39,414	18.2
I	25,493	4.8	Louisiana	26,497	17.7
Connecticut	552	2.6	Mississippi	36,752	12.6
Delaware	353	3.9			
Maine	4,362	11.2	VII	61,243	14.5
Maryland	1,991	4.7	Kansas	17,868	11.4
Massachusetts	1,020	3.2	Nebraska	18,845	15.6
New Hampshire	1,437	8.7	North Dakota	10,034	13.6
New Jersey	1,719	6.7	South Dakota	14,496	20.0
New York	5,782	3.8			
Pennsylvania	6,400	3.8	VIII-XII	105,872	16.8
Rhode Island	294	9.8	New Mexico	7,827	23.0
Vermont	1,583	6.7	Oklahoma	34,445	19.1
			Texas	63,600	15.3
II	45,252	7.9			
Michigan	13,986	7.5	IX	18,511	10.3
Minnesota	17,338	8.8	Arizona	2,483	13.4
Wisconsin	13,928	7.4	California	9,099	6.9
			Nevada	683	19.1
III	94,696	8.6	Utah	6,246	24.6
Illinois	13,634	6.4			
Indiana	14,368	7.8	X	21,748	20.1
Iowa	15,610	7.3	Colorado	10,527	20.5
Missouri	32,078	12.5	Montana	5,714	13.6
Ohio	19,006	8.1	Wyoming	5,507	36.7
IV	93,572	8.9	XI	21,889	11.7
Kentucky	24,392	9.6	Idaho	8,033	18.4
North Carolina	24,372	8.7	Oregon	6,606	10.7
Tennessee	17,412	7.0	Washington	7,250	8.9
Virginia	15,346	8.8			
West Virginia	12,050	12.1			
V	104,722	16.2			
Alabama	39,463	17.0			
Florida	13,556	21.8			
Georgia	35,574	16.5			
South Carolina	16,129	11.7			

1/ Based upon FSA Report No. 1, Monthly Report of FSA Activities as of September 30, 1943, Table 2-A; and, U. S. Census of Agriculture, 1940, United States Summary, first series, Table 5.

2/ Continental U. S. only. Excludes 163 cases for Hawaii and 8,867 for Region XIII which includes Puerto Rico and the Virgin Islands.



Appendix table 2.- Standard loan borrowers accepted 1936-39 classified by number of persons in household at time of acceptance, by Regions 1/

Number of persons	Borrowers by Regions																									
	United States:		I		II		III 2/		IV		V		VI		VII		VIII		IX		X		XI		XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
1	1.8	3.8	3.2	1.8	0.9	0.4	0.3	3.3	1.0	4.9	4.0	4.9	3.7	3.7	4.0	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9
2	13.7	12.7	17.3	15.7	10.1	10.4	13.2	15.1	13.9	18.0	15.1	18.0	20.4	20.4	18.8	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
3	18.5	17.5	20.2	20.4	15.0	15.4	19.1	20.4	18.8	16.8	18.8	16.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8
4	18.3	17.2	18.4	19.8	16.0	17.8	18.2	19.4	18.8	18.2	18.9	18.2	18.8	18.2	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9	18.9
5	15.1	15.8	14.4	15.4	14.3	15.2	15.5	15.1	14.8	15.2	17.0	15.2	14.8	15.2	17.0	16.1	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8
6	11.7	11.3	11.1	10.6	13.7	12.4	11.9	11.4	12.1	10.2	10.6	10.2	12.1	10.2	10.6	10.9	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
7	8.3	8.5	5.7	7.0	11.1	10.2	8.7	6.8	8.6	7.3	6.1	7.3	6.1	6.0	6.1	6.0	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2
8	5.4	5.1	4.8	4.0	7.6	6.9	6.0	3.5	5.5	4.8	4.6	4.8	4.6	3.7	4.6	3.7	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9
9	3.5	3.7	2.6	2.7	5.2	5.0	3.5	2.3	3.1	2.6	2.1	2.6	2.1	2.4	2.1	2.4	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1
10	2.1	2.3	1.4	1.5	3.5	3.0	2.2	1.4	2.1	1.3	1.5	1.3	1.5	1.2	1.5	1.2	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
11 and over	1.6	2.1	0.9	1.1	2.6	2.3	1.4	1.3	1.3	0.7	1.3	0.7	1.3	0.9	1.3	0.9	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	42,422	1,748	2,468	6,794	5,743	6,407	4,646	3,468	5,631	1,492	1,058	1,896	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071	1,071
Number not reporting	43	3	12	---	---	---	2	1	---	---	1	---	---	---	10	6	8	8	8	8	8	8	8	8	8	8
Median number of persons	4.9	4.9	4.5	4.6	5.6	5.3	5.0	4.6	4.9	4.6	4.6	4.6	4.6	4.5	4.6	4.5	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
Mean size of household	4.8	4.8	4.4	4.4	5.3	5.2	4.8	4.4	4.8	4.3	4.4	4.3	4.4	4.3	4.4	4.3	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4

1/ Source: BAE study of standard loan borrowers accepted 1936-1939.

2/ Region III data for this table based on 16.7 percent sample for all States in the Region.



Appendix table 3.- Standard loan borrowers accepted 1936-39 classified by family composition at time of acceptance, by Regions 1/

Family composition	Borrowers by Regions												
	:United : :States2/		I	II	IV	V	VI	VII	VIII	IX	X	XI	XII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Normal families	92.4	86.6	90.1	92.3	94.3	95.0	91.1	95.0	89.7	88.8	89.4	91.2	
Husband-wife; 2 persons	12.8	10.6	15.2	9.4	10.5	12.6	15.2	14.3	15.6	13.1	14.6	20.5	
Husband-wife; 1 child under 16; 3 persons	12.2	8.3	14.0	9.3	11.0	13.8	14.7	14.3	11.5	12.1	11.3	14.4	
Husband-wife; 2 children under 16; 4 persons	10.6	8.4	12.1	8.2	9.7	11.4	12.6	12.0	11.0	10.9	11.1	10.6	
Husband-wife; 3 or more children under 16; 5 or more persons	20.1	17.6	20.5	20.2	20.4	21.8	20.2	20.6	19.5	18.5	17.9	17.5	
Husband-wife; 1 or more persons 16 or older; 3 or more persons	8.1	11.9	7.2	9.1	8.4	7.5	6.9	6.7	7.5	8.2	9.8	5.8	
Husband-wife; 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	7.2	8.8	5.5	7.9	8.6	6.4	5.6	7.0	7.5	8.8	6.9	6.3	
Husband-wife; 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	21.4	21.0	15.6	28.2	25.7	21.5	15.9	20.1	17.1	17.2	17.8	16.1	
Broken families 3/	5.2	8.1	5.6	6.4	5.0	4.6	4.8	3.6	5.0	5.9	5.0	3.7	
Nonfamily type 4/	2.4	5.3	4.3	1.3	0.7	0.4	4.1	1.4	5.3	5.3	5.6	5.1	
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	32,999	1,721	2,456	5,430	5,641	4,620	3,064	4,705	1,476	1,048	1,876	972	
Number not reporting	2,672	30	24	313	766	28	405	926	17	20	26	117	

1/ Source: BAE study of standard loan borrowers accepted, 1936-1939.

2/ Region III excluded.

3/ Male or female without spouse but with 1 or more children.

4/ Single head only or single head and another person or persons of same sex.

Appendix table 4.- Age and sex distribution of persons in households of standard loan borrowers accepted 1936-39 at time of acceptance, 1/ in households of standard loan borrowers active in 1942, 2/ and of the rural farm population, April 1, 1940 3/

Age	Borrowers accepted 1936-39 4/			Borrowers active in 1942			Rural farm population 1940		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 15	41.7	21.5	20.2	42.8	21.9	20.9	31.6	16.2	15.4
15-24	19.7	10.2	9.5	17.1	8.7	8.4	19.4	10.4	9.0
25-34	12.2	6.4	5.8	10.9	4.8	6.1	12.9	6.8	6.1
35-44	11.4	6.0	5.4	12.0	5.9	6.1	11.2	5.7	5.5
45-54	8.8	5.2	3.6	10.5	5.8	4.7	10.5	5.6	4.9
55-64	4.4	2.9	1.5	5.3	3.6	1.7	7.8	4.3	3.5
65 and over	1.8	1.1	0.7	1.4	1.1	0.3	6.6	3.8	2.8
Total	100.0	53.3	46.7	100.0	51.8	48.2	100.0	52.8	47.2

1/ Source: BAE study of standard loan borrowers accepted 1936-1939; Region III excluded because available data do not have comparable age groupings.

2/ Source: FSA 1942 family progress report.

3/ Source: U. S. Census, 1940.

4/ Broad age groupings for Region III show an age-sex distribution for borrowers accepted March 1, 1936-December 31, 1938 which do not differ significantly from the average for the other 11 regions combined.



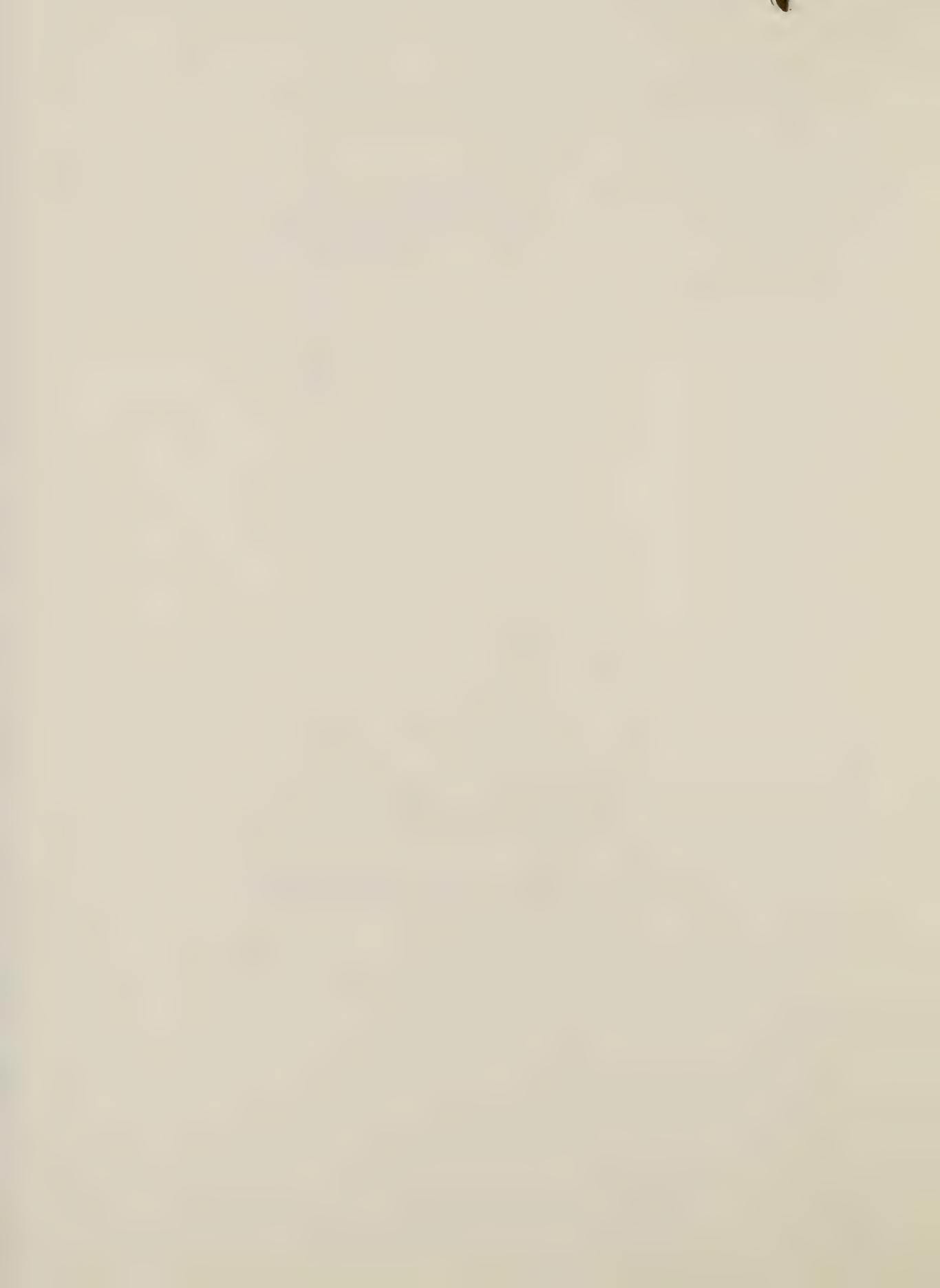
Appendix table 5.- Man-months of labor available in family during 1942 for active standard loan borrowers, by Regions 1/

Region	Man-months of labor in family 2/	
	Total	Male, ages 16-64
United States	20.6	14.2
I	21.1	15.0
II	20.0	14.0
III	19.3	13.4
IV	21.7	15.1
V	21.7	14.6
VI	20.5	13.9
VII	19.7	13.6
VIII - XII	20.3	14.0
IX	20.5	14.7
X	19.7	13.7
XI	20.0	13.9

1/ Source: FSA 1942 family progress report.

2/ The following equivalents were used:

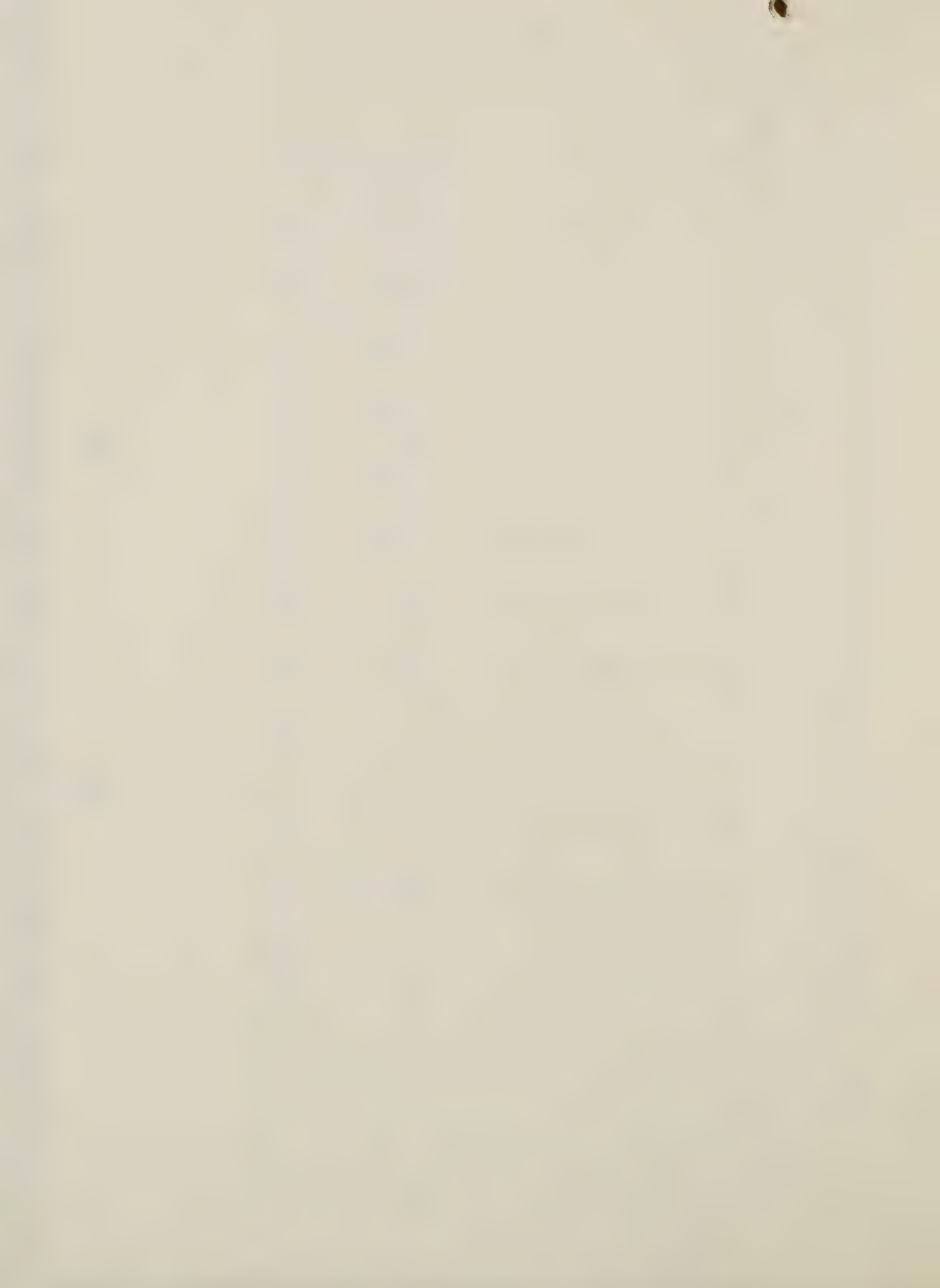
Male		Female	
Age	Man-months	Age	Man-months
10 - 15	3	13 - 15	1
16 - 64	12	16 - 64	3
65 - 69	6		



Appendix table 6.- Standard loan borrowers accepted 1936-39 classified by age of household head at time of acceptance 1/ by Regions

Age of household head	Borrowers by Regions																											
	United States:		I :		II :		III :		IV :		V :		VI :		VII :		VIII :		IX :		X :		XI :		XII :			
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.			
Under 25	7.5	3.1	9.0	7.7	6.1	7.1	11.0	7.5	8.6	5.3	5.3	4.7	9.9															
25 to 34	25.6	18.2	30.8	27.4	22.1	24.3	29.8	30.6	25.2	22.9	26.9	20.1	27.6															
35 to 44	27.1	30.3	28.0	28.8	26.9	26.4	25.9	27.9	25.8	27.2	25.9	30.3	24.1															
45 to 54	24.0	28.5	20.7	23.0	25.7	24.4	20.9	22.0	24.1	26.5	26.0	27.5	23.6															
55 to 64	12.6	14.2	9.7	10.7	15.2	13.7	10.4	9.9	13.2	13.9	13.5	13.8	11.5															
65 and over	3.2	5.7	1.8	2.4	4.0	4.1	2.0	2.1	3.1	4.2	2.4	3.6	3.3															
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0															
Number reporting	38,944	1,717	2,452	3,621	5,714	6,386	4,639	3,465	5,574	1,483	1,038	1,878	977															
Number not reporting	351	34	28	3	29	21	9	4	57	10	30	24	102															
Median age of household head:	41.2	44.5	38.6	40.2	43.1	42.1	38.5	39.3	41.3	43.0	41.9	43.3	40.2															
1/ Source: BAE study of standard loan borrowers accepted 1936-39.																												

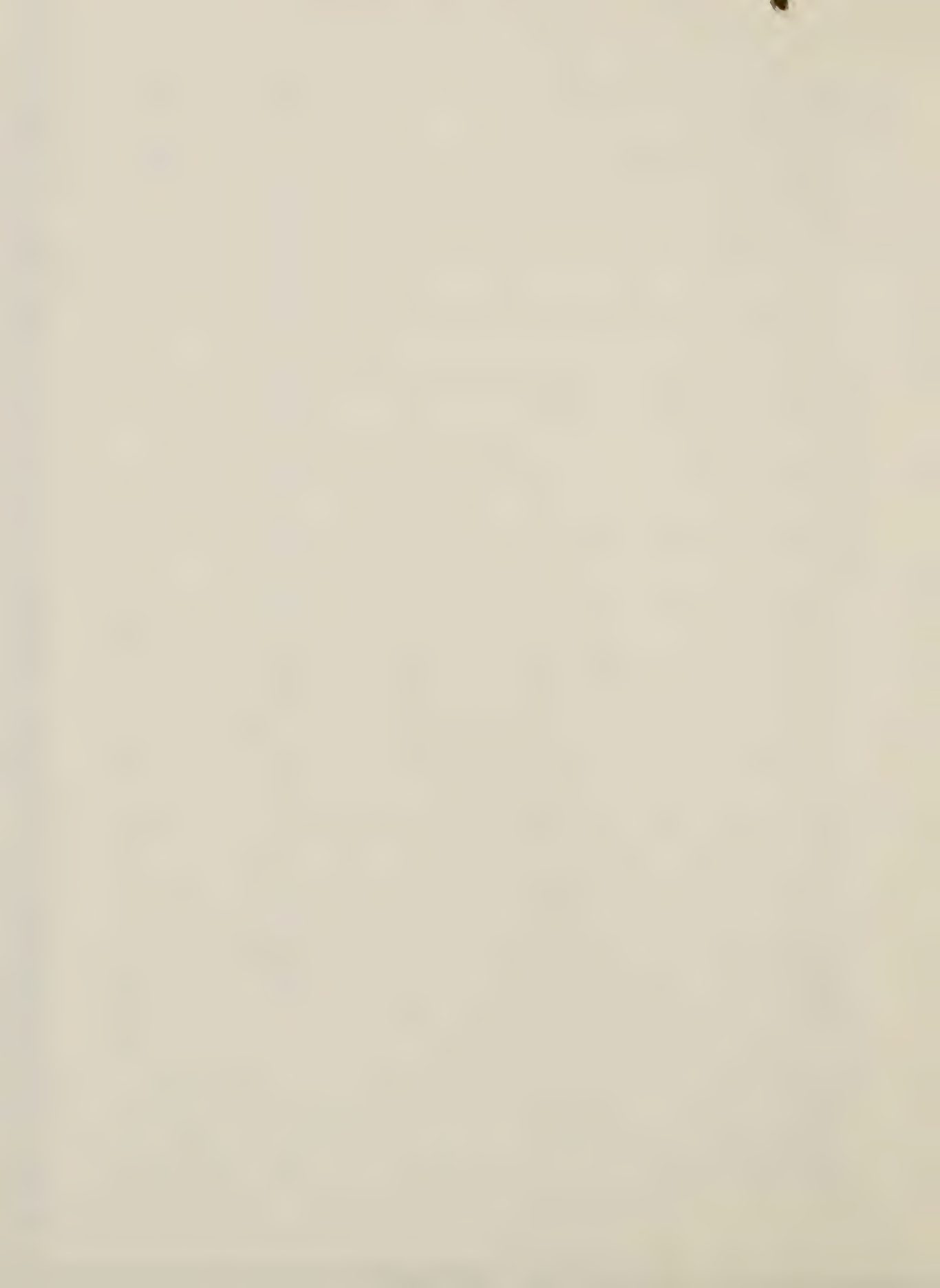
1/ Source: BAE study of standard loan borrowers accepted 1936-39.



Appendix table 7.- Standard loan borrowers accepted 1936-39 classified by highest grade of school finished by household head, by Regions 1/

Highest grade finished	Borrowers by Regions											
	: United:											
	States:	I	II	III	IV	V	VI	VII	VIII	IX	X	XI : XII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
None	3.7	2.3	0.4	0.4	4.4	7.5	7.1	0.8	2.4	1.1	3.1	1.0 1.8
1 to 3	8.1	2.8	1.7	2.3	11.7	16.4	13.2	1.8	7.5	0.8	2.1	0.9 4.4
4 to 5	16.0	6.6	7.8	7.9	23.9	26.2	22.3	6.2	16.9	4.4	7.3	3.1 11.2
6	8.4	6.2	5.8	5.1	11.3	11.3	10.6	4.7	9.9	3.8	4.7	3.6 7.5
7	10.0	7.2	8.5	6.6	13.1	13.5	10.5	7.4	12.5	5.0	5.3	3.9 10.7
8	32.0	42.3	53.0	52.8	24.4	12.2	20.2	54.4	25.9	35.4	43.8	45.8 33.9
9	5.7	8.1	5.4	5.0	3.1	5.6	6.0	5.0	7.5	7.9	6.5	6.5 9.6
10	4.7	4.8	5.9	5.2	2.1	2.8	4.4	5.1	5.5	9.7	6.9	9.4 5.9
11	3.0	2.0	2.7	2.7	2.8	2.1	2.4	1.9	5.6	5.6	3.2	3.5 4.6
12	5.6	10.2	6.7	9.7	1.5	1.7	2.6	9.3	3.2	15.5	12.3	13.2 6.5
13 or more	2.8	7.5	2.1	2.3	1.7	0.7	0.7	3.4	2.1	10.8	4.8	9.1 3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 100.0
Number reporting	29,616	1,325	2,312	3,310	4,705	5,004	4,317	1,329	2,875	1,165	908	1,752 614
Number not reporting	9,679	426	168	314	1,038	1,403	331	2,140	2,756	328	160	150 465
Median grade finished	8.1	8.6	8.5	8.5	6.8	6.0	6.7	8.5	8.0	9.0	8.6	8.8 8.4

1/ Source: BAE study of standard loan borrowers accepted 1936-39.



Appendix table 8.- Standard loan borrowers-accepted 1936-39 classified by tenure status during year before acceptance, by Regions 1/

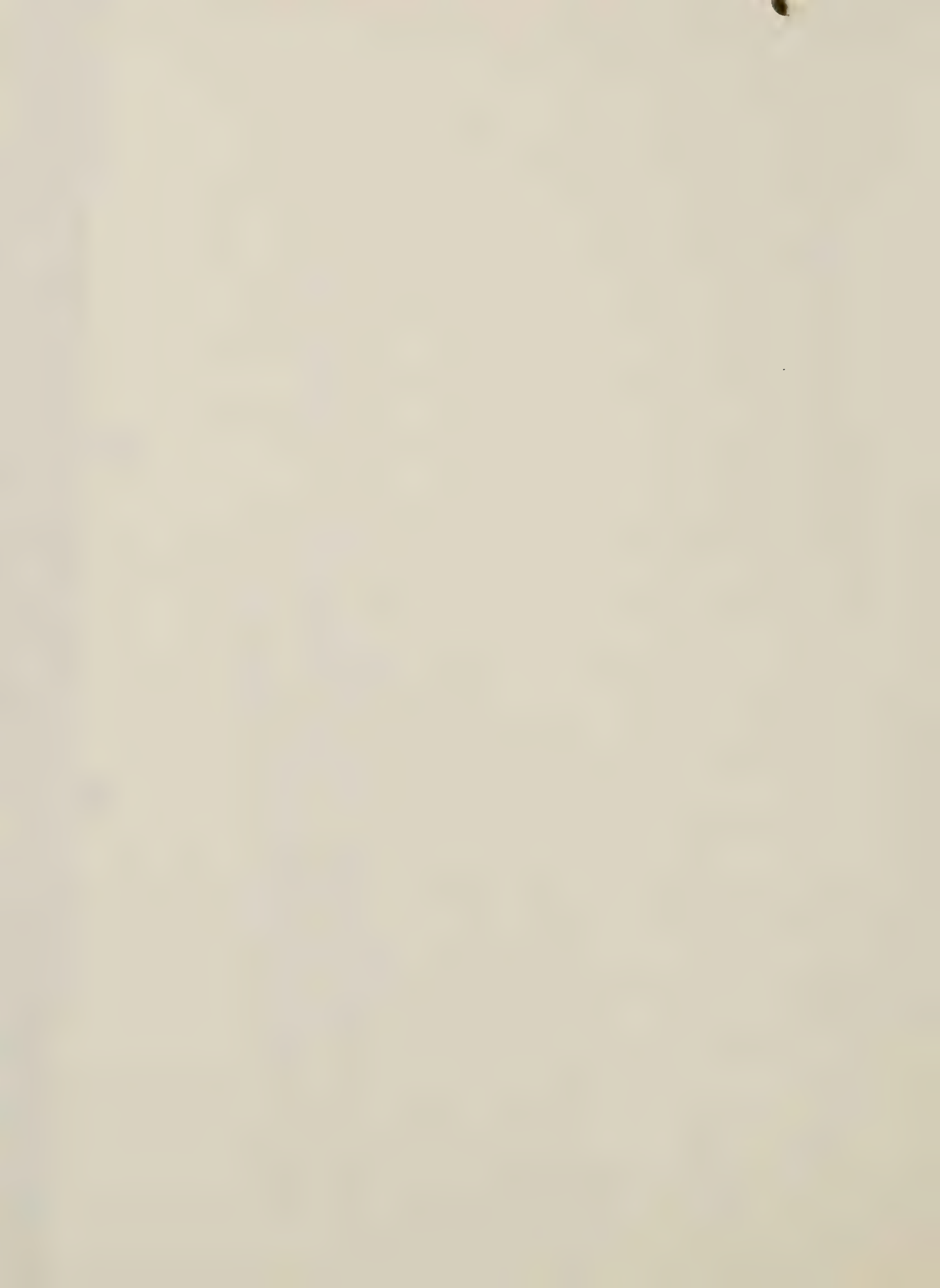
Tenure status 2/	Borrowers by Regions											
	United States :											
	3/	I	II	IV	V	VI	VII	VIII	IX	X	XI	XII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Full owner	27.8	57.3	26.6	40.0	27.3	23.6	8.9	15.0	49.3	26.6	39.9	16.7
Part owner 4/	6.8	6.8	6.0	11.0	3.3	2.1	9.1	4.2	12.3	20.2	7.1	8.3
Tenant	41.9	27.5	36.9	34.9	44.9	36.0	68.1	50.8	23.7	39.4	27.6	48.1
Cropper	9.2	1.0	0.1	8.5	17.9	23.3	0.3	9.6	0.1	0.7	0.1	3.7
Hired or unpaid farm laborer	6.2	4.7	19.7	2.8	2.6	5.0	8.1	7.6	6.2	7.7	5.4	6.2
Nonfarm	8.1	2.7	10.7	2.8	4.0	10.0	5.5	12.8	8.4	5.4	19.9	17.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	33,904	1,739	2,457	5,636	5,374	4,608	3,438	5,324	1,401	1,016	1,861	1,050
Number not reporting	1,767	12	23	107	1,033	40	31	307	92	52	41	29

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Tenure status is that held during major part of crop year before first standard loan.

3/ Region III excluded from table because data not comparable with other Regions; in Region III of 3,594 borrowers reporting, 14.0 percent were full owners, 5.7 percent part owners, 58.2 percent tenants or croppers and 22.1 percent were nonoperators.

4/ A part owner rents part and owns part of the farm operated.



Appendix table 9.- Standard loan borrowers accepted 1936-39 1/ classified by cash expenditures for family living during year before acceptance; 2/ mean cash expenditures for family living during year before acceptance for borrowers active in 1940; 3/ by Regions

Cash expenditures	Borrowers by Regions																							
	I		II		III		IV		V		VI		VII		VIII		IX		X		XI		XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
Less than \$100	8.7	5.0	3.2	19.1	51.6	35.8	5.3	14.4	0.6	2.2	3.3	*												
\$100 - \$199	5.9	14.3	22.4	46.7	34.4	45.7	18.6	42.0	2.3	7.9	10.0	*												
\$200 - \$299	10.5	33.5	30.0	25.2	8.9	13.1	34.6	24.7	10.3	19.7	13.3	*												
\$300 - \$399	26.9	31.1	27.4	6.6	2.7	3.2	22.3	11.0	17.2	25.2	23.3	*												
\$400 - \$499	20.1	9.3	9.3	1.2	1.1	1.6	12.7	4.5	19.8	17.7	6.7	*												
\$500 - \$749	19.2	5.6	6.6	1.2	1.3	0.5	5.4	1.7	35.1	21.3	26.7	*												
\$750 and over	8.7	1.2	1.1	--	**	0.1	1.1	1.7	14.7	6.0	16.7	*												
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	*												
Number reporting 1/	219	161	625	648	2,837	1,520	853	647	349	507	60	36												
Number not reporting 1/	1,532	2,319	2,999	5,095	3,570	3,128	2,616	4,984	1,144	561	1,842	1,043												
Median	\$392	\$292	\$281	\$166	\$98	\$131	\$275	\$185	\$499	\$380.	\$400	*												
Mean, all borrowers active 1940	\$462	\$343	\$284	\$188	\$126	\$145	\$297	\$204	\$489	\$396	\$446	\$311												

1/ Borrowers for whom cash expenditures for family living were reported were almost exclusively those accepted during 1938-39.

2/ Source: BAE study of standard loan borrowers accepted 1936-39.

3/ Source: FSA 1940 family progress report.

* Percentages and medians not computed on a base of fewer than 50 cases.

** Less than 0.05 percent.

Appendix table 10.- Median cash expenditures for family living during year before acceptance for standard loan borrowers accepted 1938-39, 1/ classified by type of normal family; selected Regions 2/

Type of normal family	Region					
	IV Dollars	V Dollars	VI Dollars	VII Dollars	VIII Dollars	X Dollars
0. Husband-wife (2 persons)	*	84	103	240	159	287
1. Husband-wife, 1 child under 16 (3 persons)	152	80	115	244	157	350
2. Husband-wife, 2 children under 16 (4 persons)	*	84	120	259	175	407
3. Husband-wife, 3 or more children under 16 (5 or more persons)	177	91	132	303	185	442
4. Husband-wife, 1 or more persons 16 or older (3 or more persons)	161	109	128	276	211	*
5. Husband-wife, 1 child under 16, 1 or more 16 or older (4 or more persons)	152	113	130	304	181	*
6. Husband-wife, 2 or more children under 16, 1 or more 16 or older (5 or more persons)	193	119	157	367	223	469

1/ May include a very few borrowers accepted prior to March 1, 1938.

2/ Source: BAE study of standard loan borrowers accepted 1936-39.

* Medians not computed on a base of fewer than 50 cases.

Appendix table 11.-- Standard loan borrowers accepted 1936-39 classified by cash expenditures for family living planned for first year on rehabilitation program; selected Regions 1/

Cash expenditures planned:	Regions				
	II	V	X	XI	XII
	Pct.	Pct.	Pct.	Pct.	Pct.
Less than \$100	0.2	56.3	0.1	0.2	4.6
\$100 - \$199	6.3	30.2	4.8	4.2	34.6
\$200 - \$299	34.7	6.9	20.4	19.4	34.3
\$300 - \$399	34.6	2.7	27.6	25.9	16.1
\$400 - \$499	14.2	1.9	22.1	22.4	6.6
\$500 - \$749	9.5	1.9	21.4	23.7	3.6
\$750 and over	0.5	0.1	3.6	4.2	0.2
Total	100.0	100.0	100.0	100.0	100.0
Number reporting	2,123	3,526	911	1,321	1,006
Number not reporting <u>2/</u>	18	207	15	401	21
Median	\$325	\$89	\$389	\$401	\$231

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Exclusive of 3,373 borrowers for whom no data expected.

Appendix table 12.- Standard loan borrowers accepted 1936-39 classified by cash value 1/ of food planned to be furnished by the farm during first year on rehabilitation program; selected Regions 2/

Cash value of food planned to be furnished by farm	Regions				
	II	V	X	XI	XII
	Pct.	Pct.	Pct.	Pct.	Pct.
Less than \$100	4.2	2.9	7.1	2.0	10.2
\$100 - \$199	43.7	23.3	45.0	20.2	23.4
\$200 - \$299	36.1	34.0	27.9	33.4	27.4
\$300 - \$399	11.1	20.1	6.3	25.0	18.2
\$400 - \$499	2.8	11.0	4.1	10.5	12.0
\$500 - \$749	2.1	7.2	6.3	7.3	7.1
\$750 and over	—	1.5	3.3	1.6	1.7
Total	100.0	100.0	100.0	100.0	100.0
Number reporting	144	1,215	269	440	550
Number not reporting <u>3/</u>	1,997	2,518	657	1,282	491
Median	\$206	\$270	\$195	\$283	\$260

1/ The cash value of fuel planned to be furnished by the farm is included for some borrowers.

2/ Source: BAE study of standard loan borrowers accepted 1936-39.

3/ Exclusive of 3,373 borrowers for whom no data expected.

Appendix table 13.- Average (mean) production per household member of specified items for home use during year before acceptance by standard loan borrowers active in specified years, by Regions 1/

Region	Fruits and vegetables canned:		Milk		Meat		Eggs
	1937	1940	1937 <u>2/</u>	1940	1937	1940	1937
	Quarts	Quarts	Gallons	Gallons	Pounds	Pounds	Dozens
United States	22	29	27	60	35	52	14
I	29	33	50	58	48	49	18
II	25	34	31	49	48	45	15
III	34	45	51	67	42	63	16
IV	30	39	32	69	51	65	11
V	8	13	19	43	20	47	11
VI	12	20	25	52	16	36	11
VII	18	19	20	62	55	52	20
VIII	16	28	22	65	19	45	13
IX	33	43	74	70	38	48	22
X	28	31	18	71	46	61	18
XI	50	56	16	67	54	53	19
XII	16	23	37	67	40	48	16

1/ Source: FSA family progress report, 1937 and 1940; data also available for borrowers active in 1938, classified by whether on the program for first year or longer.

2/ Reported as pounds of milk; converted to gallons.

Appendix table 14.- Percentage of standard loan borrowers accepted 1936-39 not having specified type of livestock at time of acceptance and not having garden 1/ during year before acceptance, by Regions 2/

Region	: No cows : or other : cattle	: No hens : or other : poultry	: Neither : cattle : nor poultry	: No sows : or other : hogs	: No : garden 1/
	: Pct.	: Pct.	: Pct.	: Pct.	: Pct.
United States 3/	28.3	15.9	9.1	43.4	38.3
I	25.8	25.6	11.5	55.5	17.1
II	29.0	33.1	18.2	55.2	53.3
IV	21.0	6.9	3.7	32.0	18.8
V	31.9	8.9	4.5	27.8	14.3
VI	33.6	7.6	5.4	31.7	23.0
VII	17.4	15.6	9.5	51.3	80.2
VIII	33.5	15.5	11.1	51.4	51.0
IX	36.7	33.9	19.0	63.0	56.8
X	25.1	23.7	13.1	62.3	56.7
XI	24.7	32.3	15.6	55.5	45.4
XII	34.7	25.2	17.9	62.7	53.8

1/ Included with those having gardens were all those who raised one or more crops such as potatoes, fruit or vegetables customarily used for food by farm families in the area.

2/ Source: BAE study of standard loan borrowers accepted 1936-39.

3/ Region III excluded.

Appendix table 15.- Standard loan borrowers accepted 1936-39, classified by cash receipts, excluding loans, during year before acceptance, by Regions 1/

Cash receipts	Borrowers by Regions											
	United:		I		II		III		IV		V	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Less than \$125	11.8	4.1	2.9	3.4	11.2	16.5	15.7	17.4	25.2	1.3	4.6	4.4
\$125 to \$249	22.1	3.8	7.5	14.5	26.7	34.9	39.7	13.7	27.1	2.0	5.3	3.1
\$250 to \$374	18.6	5.5	15.5	18.8	23.7	21.7	25.0	20.4	17.6	6.2	10.3	6.6
\$375 to \$499	12.1	7.1	16.9	18.1	14.3	10.3	10.3	17.0	9.4	8.6	10.7	7.9
\$500 to \$749	14.5	16.1	24.6	20.8	13.5	9.1	6.6	21.9	9.9	20.4	20.0	20.5
\$750 to \$999	7.7	14.3	13.8	11.0	5.3	3.6	1.8	10.6	4.6	16.3	13.4	15.0
\$1,000 to \$1,499	7.1	19.3	11.9	8.8	4.0	2.5	0.6	6.0	3.5	21.8	18.1	19.8
\$1,500 to \$1,999	2.8	11.1	4.3	2.7	0.3	0.7	0.1	1.8	1.2	10.7	7.4	8.5
\$2,000 to \$2,499	1.3	6.3	1.4	1.1	0.3	0.4	0.1	0.5	0.8	5.1	4.1	4.6
\$2,500 and over	2.0	12.4	1.2	0.8	0.2	0.3	0.1	0.7	0.7	7.6	6.1	9.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	36,125	1,679	2,372	3,340	5,563	5,521	4,494	2,783	5,229	1,426	1,017	1,733
Number not reporting	3,170	72	108	234	180	886	154	636	402	67	51	169
Median cash receipts	\$358	\$934	\$573	\$467	\$314	\$244	\$233	\$438	\$240	\$928	\$738	\$875

1/ Source: BAE study of standard loan borrowers accepted, 1936-39.

Appendix table 16.- Standard loan borrowers accepted 1936-39 classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before acceptance, by Regions 1/

Major source of receipts	Borrowers by Regions																									
	United:		I :		II :		III :		IV :		V :		VI :		VII :		VIII :		IX :		X :		XI :		XII :	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
Crop sales	41.5	24.3	8.1	13.2	43.8	76.2	66.2	13.6	49.0	21.8	22.2	27.7	39.2													
Livestock and produce	20.9	35.9	44.9	43.9	22.1	3.2	3.5	33.9	12.1	22.9	29.1	30.2	14.1													
Crop sales and live-stock and produce ^{2/}	6.5	6.6	5.1	6.0	10.1	2.2	4.8	12.3	7.3	5.7	8.1	5.5	4.0													
Benefit payments	0.5	0.1	*	**	*	0.2	0.3	2.7	0.5	--	1.8	0.1	5.4													
Other cash from farm:	1.1	1.1	0.6	0.7	0.6	2.8	1.9	0.4	0.1	0.7	0.7	0.3	0.5													
Farm receipts from all farm sources	1.9	0.8	0.6	2.0	0.9	3.1	1.4	6.0	1.2	0.7	3.1	0.7	3.3													
combined ^{3/}	0.4	0.1	*	0.2	*	*	--	4.2	0.2	--	0.9	--	0.6													
FSA grants	21.4	22.0	34.1	32.1	17.8	10.8	18.3	17.8	20.0	40.5	26.5	24.6	26.3													
Off-farm work																										
Other nonfarm income ^{4/}	2.4	4.0	3.7	1.8	3.4	0.3	1.3	2.8	1.4	5.4	3.1	6.2	2.6													
No major source	1.0	2.1	1.5	*	0.7	*	0.2	3.8	0.7	1.7	2.6	1.7	0.7													
No cash receipts	2.4	3.0	1.4	0.1	0.6	1.2	2.1	2.5	7.5	0.6	1.9	3.0	3.3													
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	36,110	1,680	2,366	3,336	5,548	5,530	4,521	2,785	5,209	1,425	1,012	1,732	967													
Number not reporting:	3,185	71	114	289	195	877	127	684	422	68	56	170	112													

* Less than 0.05 percent.

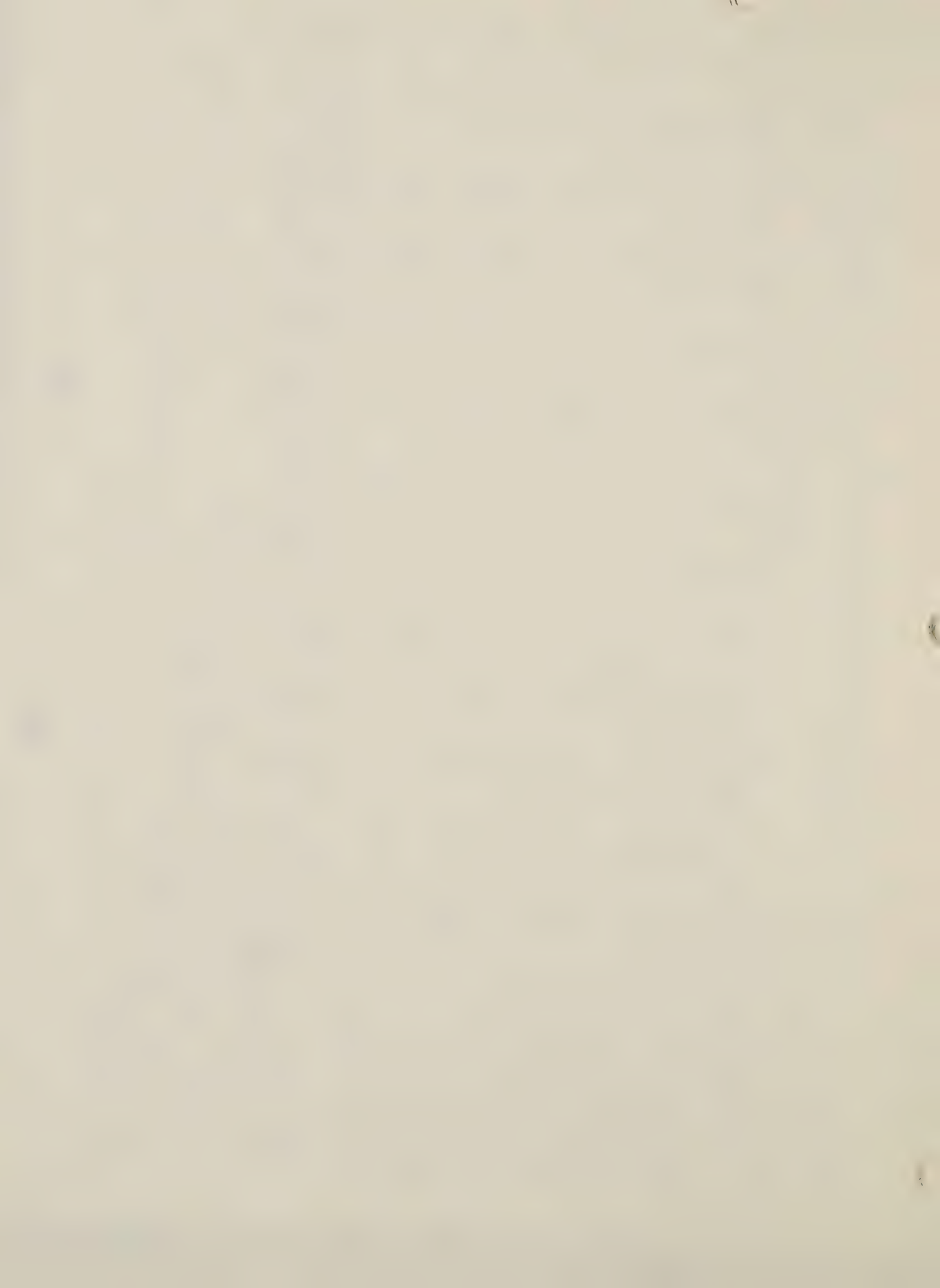
** Included as a part of other cash from farm for Region III.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

3/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

4/ Receipts from such sources as direct relief, soldiers' bonus, etc.



Appendix table 17.- Standard loan borrowers accepted 1936-39 with receipts from off-farm work during year before acceptance, classified by amount of such receipts, by Regions 1/

Receipts from off-farm work	Borrowers by Regions																									
	United States:		I		II		III		IV		V		VI		VII		VIII		IX		X		XI		XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
\$1 to \$24	8.5	2.3	3.1	4.6	12.1	14.5	17.2	8.8	10.8	0.9	2.3	1.4	3.6													
\$25 to \$49	11.2	5.1	4.6	8.5	15.3	16.5	21.0	11.5	12.8	1.6	5.5	3.5	5.3													
\$50 to \$74	10.9	5.7	6.0	8.6	15.2	14.4	15.1	11.4	13.2	3.9	6.3	6.4	9.4													
\$75 to \$99	6.4	3.2	4.5	6.3	7.2	6.4	7.9	8.7	9.0	1.6	5.6	3.7	3.6													
\$100 to \$149	13.2	9.0	11.7	12.2	17.0	15.2	13.1	15.2	15.8	6.7	10.1	8.8	11.8													
\$150 to \$199	8.6	8.8	6.3	9.1	9.5	8.6	7.4	9.9	10.7	5.1	8.7	7.2	10.3													
\$200 to \$299	12.8	14.2	15.2	13.6	11.1	10.3	9.8	15.0	13.3	12.2	15.9	12.9	18.6													
\$300 to \$399	9.3	11.1	15.4	13.4	5.6	6.2	4.8	8.6	6.9	11.7	13.2	14.0	13.9													
\$400 to \$499	5.7	7.9	11.5	10.0	2.7	2.2	1.4	5.2	2.8	11.3	7.9	7.8	9.6													
\$500 and over	13.4	32.7	21.7	13.7	4.3	5.7	2.3	5.7	4.7	45.0	24.5	34.3	13.9													
Total 2/	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Median	\$149	\$315	\$291	\$206	\$101	\$93	\$70	\$130	\$113	\$456	\$273	\$344	\$232													

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Based upon 17,690 borrowers reporting some receipts from off-farm work; exclusive of 18,268 borrowers reporting no receipts from this source and 3,337 borrowers for whom data on receipts from off-farm work were not available.

Appendix table 13.- Standard loan borrowers accepted 1936-39 classified by cash farm receipts as a percentage of total cash receipts during year before acceptance, by Regions 1/

Cash farm receipts: as percentage of total cash receipts:	Borrowers by Regions											
	I		II		III		IV		V		VI	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Less than 10	2.3	4.3	2.7	1.9	2.7	0.9	1.6	2.3	2.3	5.4	3.8	2.8
10 to 19.9	2.7	3.5	3.8	3.4	3.3	0.9	1.8	2.3	2.3	6.8	4.1	2.8
20 to 29.9	3.0	4.3	3.6	3.1	3.7	1.1	1.8	4.3	2.1	5.9	4.1	4.7
30 to 39.9	3.3	4.2	4.4	3.6	4.0	1.3	2.1	4.7	2.7	7.2	3.9	4.4
40 to 49.9	3.8	5.0	4.2	4.6	4.3	1.6	2.4	6.0	3.7	7.2	5.9	3.6
50 to 59.9	4.8	7.3	6.3	6.5	5.7	1.6	3.5	7.5	3.8	7.4	7.0	5.5
60 to 69.9	5.9	7.5	5.5	6.5	6.8	2.6	5.6	9.4	4.8	8.9	8.3	7.2
70 to 79.9	6.8	7.2	6.5	7.5	7.7	3.5	7.4	9.9	6.2	8.1	8.4	9.3
80 to 89.9	9.2	10.6	9.4	10.1	9.5	4.7	11.2	13.0	9.1	10.3	9.1	9.9
90 to 100.0	58.2	46.1	53.6	52.8	52.3	81.8	62.6	40.1	63.0	32.8	45.4	49.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	30,750	1,473	1,733	2,635	5,248	5,133	3,897	2,402	4,167	1,005	444	1,370
Number not reporting 2/	2,633	53	36	203	142	853	97	649	348	47	42	113

1/ Source: BAE study of standard loan borrowers accepted 1936-39.
 2/ Exclusive of 5,912 borrowers reporting no cash farm receipts during year before acceptance of borrowers having a given proportion of total cash receipts derived from nonfarm sources of all types.
 Note: By inverting the stub classes at the left hand side, one can get the percentage of all types.

Appendix table 19.- Standard loan borrowers accepted 1936-39 classified by cash farm receipts during year before acceptance, by Regions 1/

Cash farm receipts : United:	Borrowers by Regions																							
	I :		II :		III :		IV :		V :		VI :		VII :		VIII :		IX :		X :		XI :		XII :	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
\$1 to \$99	14.2	7.3	8.0	10.0	18.4	12.9	17.7	12.0	21.8	8.6	10.8	5.7	11.9											
\$100 to \$199	20.8	6.3	10.5	15.3	23.1	28.7	31.7	16.4	24.3	9.8	10.6	6.6	12.8											
\$200 to \$299	16.8	8.8	10.8	13.5	18.7	23.1	24.1	15.6	15.7	8.9	8.0	7.8	12.7											
\$300 to \$399	11.8	7.6	10.7	12.2	14.0	12.9	12.7	14.1	10.5	7.8	8.8	6.6	11.4											
\$400 to \$499	8.1	5.0	10.5	10.4	8.4	7.7	6.4	11.7	7.2	7.9	6.2	6.6	7.3											
\$500 to \$749	11.5	13.6	19.8	16.0	10.1	8.2	5.6	15.0	9.8	13.7	14.7	16.8	17.3											
\$750 to \$999	5.9	10.0	11.5	9.6	3.8	3.2	1.2	7.7	4.3	10.9	11.3	10.9	10.8											
\$1,000 to \$1,499	5.6	14.7	11.5	8.5	2.7	2.1	0.4	4.6	3.7	12.8	14.0	17.1	9.0											
\$1,500 to \$1,999	2.3	9.0	4.0	2.8	0.5	0.6	0.1	1.7	1.2	7.6	6.3	7.7	3.6											
\$2,000 and over	3.0	17.7	2.7	1.7	0.3	0.6	0.1	1.2	1.5	12.0	9.3	14.2	3.2											
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0											
Number reporting	30,813	1,473	1,737	2,634	5,248	5,159	3,899	2,403	4,186	1,095	852	1,370	757											
Number not reporting 2/	2,570	53	32	204	142	827	95	648	329	47	34	113	46											
Median	\$289	\$783	\$496	\$392	\$245	\$236	\$203	\$342	\$224	\$630	\$595	\$750	\$417											

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Exclusive of 5,912 borrowers reporting no cash farm receipts during year before first standard RR loan.

Appendix table 20.- Standard loan borrowers accepted 1936-39 classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before acceptance, by Regions I/

Number of farm enterprises	Borrowers by Regions											
	United States:		I		II		III		IV		V	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
1	37.6	43.3	18.5	25.1	57.0	62.4	16.6	42.3	35.9	30.0	28.5	39.0
2	30.5	27.8	33.6	32.7	28.2	25.2	32.4	29.7	31.3	36.1	33.3	33.0
3	21.4	18.1	30.5	27.1	10.7	9.9	32.7	19.9	22.4	24.7	25.0	20.1
4	8.8	8.0	14.5	12.4	3.6	2.4	15.7	6.8	8.6	8.0	10.9	6.9
5	1.6	2.4	2.6	2.4	0.5	0.1	2.5	1.3	1.7	1.2	2.2	1.0
6	0.1	0.4	0.3	0.3	*	*	0.1	*	0.1	—	0.1	—
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	24,936	1,420	1,723	5,103	2,872	3,347	2,344	4,156	1,063	822	1,358	728
Number not reporting	2/ 5,226	91	19	282	3,078	602	617	334	61	28	84	30

* Less than 0.05 percent.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Region III excluded.

2/ Exclusive of 5,509 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan. Then an item such as "truck crops," "crop sales" or "livestock and produce" was the only item reported, or where no other item constituted as much as 10 percent or more of the total cash receipts from crops and livestock, the index of diversification was considered as not ascertainable.

Appendix table 21- Standard loan borrowers accepted 1936-39 classified by value of assets at time of acceptance, by Regions 1/

Value of assets	Borrowers by Regions																									
	United States:		I :		II :		III :		IV :		V :		VI :		VII :		VIII :		IX :		X :		XI :		XII :	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
Less than \$125	3.4	0.6	1.5	3.0	5.2	10.4	18.6	2.6	18.5	2.5	2.7	0.8	10.7													
\$125 to \$249	11.2	1.7	4.4	5.9	10.1	19.6	21.3	4.7	14.9	4.4	3.1	3.1	8.8													
\$250 to \$499	17.0	5.1	12.0	15.5	17.1	26.4	23.4	10.6	20.3	8.8	7.9	6.7	12.0													
\$500 to \$999	18.9	10.3	17.5	27.1	19.4	19.5	16.9	24.1	18.5	11.3	12.0	13.4	19.7													
\$1,000 to \$1,499	11.3	9.1	14.5	16.2	12.2	7.6	9.2	19.7	8.3	7.0	11.2	10.3	13.3													
\$1,500 to \$1,999	7.1	7.1	10.5	9.0	7.9	5.5	4.8	11.0	4.5	6.3	8.1	7.6	9.1													
\$2,000 to \$2,999	8.6	11.8	13.2	9.2	12.5	5.6	4.0	10.1	4.8	11.7	13.1	12.6	6.7													
\$3,000 to \$3,999	5.0	11.6	7.9	4.6	6.8	2.7	1.1	4.2	2.8	9.8	9.5	9.6	3.3													
\$4,000 to \$5,999	5.6	18.2	8.4	4.3	5.7	1.9	0.5	5.4	2.8	15.6	12.4	12.9	6.2													
\$6,000 to \$9,999	4.5	15.4	7.4	3.6	2.5	0.6	0.2	4.8	2.6	14.9	11.9	13.9	6.6													
\$10,000 and over	2.4	9.1	2.7	1.6	0.6	0.2	*	2.8	2.0	7.7	8.1	9.1	3.6													
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0													
Number reporting	38,739	1,741	2,476	3,617	5,688	6,139	4,572	3,449	5,586	1,466	1,058	1,889	1,058													
Number not reporting	556	10	4	7	55	268	76	20	45	27	10	13	21													
Median value	\$857	\$3,369	\$1,500	\$974	\$954	\$439	\$358	\$1,205	\$456	\$2,820	\$2,377	\$2,645	\$971													

* Less than 0.05 percent. 1/ Source: BAE study of standard loan borrowers accepted 1936-39.

Appendix table 22.- Standard loan borrowers accepted 1936-39 classified by value of livestock and equipment at time of acceptance, by Regions 1/

Value of livestock and equipment	Borrowers by Regions											
	I		II		III		IV		V		VI	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
\$0	2.7	1.4	3.0	1.2	1.1	1.4	3.9	1.6	6.1	2.3	5.0	1.6
\$1 to \$124	26.1	6.3	13.4	11.3	27.7	43.9	53.1	8.1	30.4	10.3	9.6	6.2
\$125 to 249	16.2	8.0	9.9	12.0	22.2	22.5	23.1	7.8	16.4	12.4	7.5	10.4
\$250 to \$499	20.8	16.5	18.6	23.8	28.7	22.2	15.9	16.5	21.4	20.4	10.9	19.0
\$500 to \$749	11.7	15.0	15.7	18.4	12.9	6.8	3.1	17.1	10.1	15.3	11.8	15.6
\$750 to \$999	7.2	12.2	12.2	13.4	4.4	1.7	0.6	15.3	4.5	10.4	10.6	14.0
\$1,000 to \$1,499	7.9	17.2	13.7	12.1	2.4	1.0	0.3	18.7	6.1	12.7	19.2	13.9
\$1,500 to \$1,999	3.7	10.3	7.8	4.6	0.4	0.3	*	8.8	2.3	6.5	10.1	7.9
\$2,000 to \$2,999	2.7	8.3	4.5	2.8	0.2	0.1	—	5.1	1.8	5.9	10.0	8.3
\$3,000 to \$4,999	0.8	3.8	1.1	0.4	*	0.1	*	1.0	0.8	2.8	3.8	2.3
\$5,000 and over	0.2	1.0	0.1	*	*	*	—	*	0.1	1.0	1.5	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	38,775	1,745	2,474	3,612	5,696	6,146	4,589	3,454	5,590	1,468	1,049	1,895
Median value of livestock & equipment	520	6	6	12	47	261	59	15	41	25	19	7
stock & equipment	\$311	\$808	\$581	\$523	\$245	\$151	\$109	\$733	\$228	\$574	\$873	\$708
												\$456

* Less than 0.05 percent.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ The value of automobiles and small tools was excluded from livestock and equipment in Region X.

Appendix table 23.-

Standard loan borrowers accepted 1936-39 classified by value of farm land and buildings at time of acceptance, by Regions 1/

Value of land and buildings	Borrowers by Regions																									
	United States:		I :		II :		III :		IV :		V :		VI :		VII :		VIII :		IX :		X :		XI :		XII :	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
\$1 to \$499	7.1	0.7	1.9	4.4	6.5	13.4	19.5	3.9	9.6	2.0	5.3	1.4	7.4													
\$500 to \$999	15.2	4.6	9.3	9.5	18.3	25.8	33.9	4.5	17.5	4.7	9.5	5.4	10.3													
\$1,000 to \$1,499	15.4	8.4	14.1	13.1	19.2	22.7	24.6	7.2	12.9	10.0	9.5	8.5	8.4													
\$1,500 to \$1,999	11.3	8.9	11.0	9.9	15.8	13.5	10.7	8.8	9.0	9.0	7.0	8.6	9.0													
\$2,000 to \$2,999	15.7	19.5	18.6	17.4	19.0	13.7	7.7	12.1	12.5	18.6	16.1	15.5	10.0													
\$3,000 to \$3,999	11.2	15.9	15.5	12.7	10.1	6.3	2.3	14.3	10.9	16.2	14.8	15.3	11.9													
\$4,000 to \$5,999	11.8	20.7	17.2	16.5	7.3	3.1	1.0	21.4	11.5	18.2	16.7	18.6	20.1													
\$6,000 to \$7,999	5.5	10.8	6.2	8.6	2.2	0.9	0.1	11.0	4.9	10.2	6.5	11.6	10.3													
\$8,000 to \$9,999	2.8	5.0	2.5	3.1	0.7	0.4	0.1	9.0	4.1	3.7	5.9	5.2	5.8													
\$10,000 and over	4.0	5.5	3.7	4.8	0.9	0.2	0.1	7.8	7.1	7.4	8.7	9.9	6.8													
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0												
Number reporting	13,497	1,162	953	770	2,933	1,698	1,366	670	1,100	930	527	1,078	310													
Number not reporting 2/	549	14	10	7	52	268	56	20	40	28	13	17	24													
Median value	\$2,064	\$3,492	\$2,737	\$2,754	\$1,687	\$1,238	\$951	\$3,948	\$2,080	\$3,351	\$3,173	\$3,691	\$3,405													
1/ Source: BAE study of standard loan borrowers accepted 1936-39.																										
2/ Exclusive of 25,249 borrowers without farm land or buildings at time of first standard loan.																										

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Exclusive of 25,249 borrowers without farm land or buildings at time of first standard loan.

Appendix table 25.- Standard loan borrowers accepted 1936-39 classified by value of assets and by liabilities as a percentage of assets at time of acceptance 1/

Value of assets	Total borrowers	Liabilities as percentage of assets					
		No.	Pct.	Pct.	Pct.	Pct.	Pct.
				No	Less	60	100
				liabil-	than	to	to
				ities	60	99.9	159.9
							over
Less than \$125	3,257	100.0	65.7	22.5	4.7	2.6	4.5
\$125 to \$249	4,348	100.0	53.9	39.5	4.4	1.2	1.0
\$250 to \$499	6,566	100.0	38.2	53.6	5.8	1.6	0.8
\$500 to \$999	7,285	100.0	20.9	67.8	8.4	1.9	1.0
\$1,000 to \$1,499	4,378	100.0	11.5	70.0	13.5	3.1	1.9
\$1,500 to \$1,999	2,769	100.0	8.8	72.1	14.8	2.8	1.5
\$2,000 to \$2,999	3,338	100.0	7.2	73.1	16.1	2.5	1.1
\$3,000 to \$3,999	1,932	100.0	4.7	72.7	20.2	1.9	0.5
\$4,000 to \$5,999	2,159	100.0	3.2	67.2	27.5	1.7	0.4
\$6,000 to \$9,999	1,758	100.0	1.4	63.3	32.9	2.0	0.4
\$10,000 and over	949	100.0	—	58.0	39.7	2.0	0.3
Total 2/	38,739	100.0	25.0	59.2	12.4	2.1	1.3

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Exclusive of 556 borrowers for whom data were not reported.

Appendix table 26.- Standard loan borrowers accepted 1936-39 classified by net worth at time of acceptance, by Regions 1/

Net worth	Borrowers by Regions											
	United:			I			II			III		
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
-\$500 or more	1.1	1.3	1.0	0.6	0.2	*	0.1	7.3	0.2	0.3	1.7	0.7
-\$499 to -\$1	2.1	1.0	1.3	1.8	0.8	0.6	1.4	9.0	2.2	1.3	3.9	0.9
\$0 to \$124	11.4	1.3	3.8	6.5	7.3	13.2	22.4	8.4	21.9	4.4	4.9	1.9
\$125 to \$249	13.8	4.0	6.1	9.8	11.6	22.5	22.7	10.5	17.7	5.6	5.6	4.4
\$250 to \$499	19.9	8.4	15.0	22.4	19.0	26.3	24.2	20.1	20.7	9.6	11.4	9.7
\$500 to \$999	20.2	18.1	26.4	30.4	20.6	17.5	17.1	22.7	16.9	13.9	18.8	18.9
\$1,000 to \$1,499	10.1	14.9	16.4	13.5	12.2	6.9	6.8	8.6	7.2	10.7	11.8	13.7
\$1,500 to \$1,999	6.3	11.1	9.7	6.6	8.9	4.7	2.8	4.5	3.4	10.0	9.9	10.8
\$2,000 to \$2,999	6.9	17.7	11.1	4.4	10.9	3.7	1.8	3.9	3.5	14.9	11.6	14.0
\$3,000 to \$4,999	5.3	14.8	7.1	2.8	6.4	2.0	0.5	3.5	3.5	16.9	11.2	13.5
\$5,000 and over	2.9	7.4	2.1	1.2	2.1	0.6	0.2	1.5	2.8	12.2	9.2	11.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	38,724	1,741	2,465	3,618	5,690	6,137	4,570	3,449	5,585	1,467	1,056	1,890
Number not reporting	571	10	15	6	53	270	78	20	46	26	12	12
Median net worth*	\$543	\$1,540	\$929	\$648	\$769	\$371	\$286	\$435	\$347	\$1,696	\$1,156	\$1,494
1/ Source: BAE study of standard loan borrowers accepted 1936-39.	* Less than 0.05 percent.											

Appendix table 27.- Standard loan borrowers accepted 1936-39 classified by net worth, excluding equity in farm real estate, at time of acceptance, by regions 1/

Net worth, excluding: equity in farm real estate	Borrowers by Region											
	I			II			III			IV		
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
-\$500 or more	1.6	2.8	1.6	0.9	0.3	0.1	0.1	9.3	0.4	1.3	2.9	2.6
-\$499 to -\$1	3.1	2.8	1.9	2.3	1.9	1.0	1.8	10.7	2.9	3.9	5.6	2.6
\$0 to \$124	13.1	3.5	4.4	7.4	9.7	14.7	25.9	9.1	23.4	6.2	5.9	3.1
\$125 to \$249	17.4	6.3	7.8	11.2	17.7	26.7	29.3	12.0	20.4	9.5	7.7	6.5
\$250 to \$499	26.3	14.8	19.8	26.4	32.4	34.5	30.9	22.1	25.3	17.7	16.6	16.1
\$500 to \$999	23.8	31.0	35.5	33.2	28.2	18.6	10.9	24.7	18.3	26.1	24.7	30.3
\$1,000 to \$1,499	8.3	18.2	17.7	12.1	7.3	2.7	1.0	8.1	5.4	15.3	15.1	18.1
\$1,500 to \$1,999	3.2	8.4	6.6	4.2	1.5	0.7	0.1	3.0	1.8	7.9	9.3	8.9
\$2,000 to \$2,999	2.1	7.5	3.5	1.8	0.6	0.7	*	0.8	1.4	7.0	8.6	7.6
\$3,000 to \$4,999	0.8	3.4	1.0	0.4	0.3	0.2	—	0.1	0.5	3.7	3.0	3.4
\$5,000 and over	0.3	1.3	0.2	0.1	0.1	0.1	—	0.1	0.1	1.4	0.6	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	38,680	1,735	2,454	3,617	5,691	6,128	4,569	3,447	5,587	1,464	1,044	1,890
Number not reporting	615	16	26	7	52	279	79	22	44	29	24	12
Median net worth	\$391	\$819	\$704	\$528	\$407	\$305	\$220	\$352	\$278	\$718	\$729	\$816

1/ Source: BAE study of standard loan borrowers accepted 1936-39. * Less than 0.05 percent.

Appendix table 28.- Standard loan borrowers accepted 1936-39 classified by acres in farm during year before acceptance, by Regions 1/

Acres in farm	Borrowers by Regions												
	United States:												
	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
Less than 20 2/	7.1	10.1	1.8	2.1	5.4	9.1	12.6	0.8	4.9	28.0	2.2	14.4	5.1
20 to 49	22.3	10.8	12.6	9.4	24.9	41.6	48.7	2.5	20.3	24.7	4.7	24.5	8.1
50 to 99	26.9	26.8	32.6	31.8	35.5	29.4	25.1	9.6	31.4	17.7	10.2	23.6	10.3
100 to 174	24.3	33.7	35.6	39.8	23.6	13.9	10.1	31.1	27.7	14.0	18.3	18.0	20.1
175 to 259	8.2	12.8	11.2	12.5	7.1	3.6	2.4	15.2	8.1	5.4	6.6	5.9	10.6
260 to 499	7.3	5.3	5.7	4.1	2.7	2.0	0.9	29.3	5.9	4.6	19.8	8.3	26.3
500 to 999	2.7	0.4	10.5	0.3	0.7	0.4	0.2	9.5	1.4	3.9	16.5	4.2	15.9
1,000 and over	1.2	0.1	1.1	1.1	0.1	0.1	1.1	2.0	0.3	1.7	21.7	1.1	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting 2/	27,150	1,589	1,689	2,770	4,919	2,830	3,952	2,406	3,778	1,082	890	1,345	800
Number not reporting 2/	7,070	77	49	53	589	3,244	938	630	1,100	205	33	111	41
Median acres in farm 2/	88	105	106	113	78	150	43	209	89	47	356	74	226
Number reporting no farm	5,075	85	742	801	235	333	658	433	753	206	145	446	238

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Exclusive of borrowers reporting no farm during crop year before acceptance.

Appendix table 29.- Standard loan borrowers accepted 1936-39 classified by acres in crops during year before acceptance, by Regions 1/

Acres in crops	Borrowers by Regions											
	United States:	I	II	III	IV	V	VI	VII	VIII	IX	X	XI : XII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Less than 10 2/	7.9	11.1	4.8	1.4	14.4	9.6	7.2	0.7	3.1	22.8	3.7	17.6
10 to 19	17.7	10.7	8.4	3.1	32.5	23.1	36.7	1.2	10.5	17.4	3.0	18.0
20 to 29	17.8	13.7	11.9	5.8	24.6	30.9	34.2	1.6	15.7	13.2	4.9	13.4
30 to 59	26.0	37.0	33.6	28.5	24.1	29.8	19.9	9.5	36.4	26.0	17.0	25.0
60 to 99	13.6	20.5	23.1	33.9	3.7	5.5	1.7	16.7	18.6	12.2	23.0	12.9
100 to 149	8.4	5.3	12.0	18.4	0.5	1.0	0.2	27.6	9.6	4.0	17.3	6.8
150 to 199	3.5	1.1	3.5	5.3	0.1	0.1	—	15.7	3.1	1.9	11.3	2.1
200 to 399	4.3	0.6	2.5	3.5	0.1	*	0.1	24.0	2.8	2.2	15.9	3.4
400 to 599	0.6	—	0.1	0.1	—	—	*	2.3	0.2	0.3	3.3	0.4
600 and over	0.2	—	0.1	—	—	—	*	0.7	*	—	0.6	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting 2/	28,207	1,463	1,693	2,762	5,375	2,979	3,323	2,419	4,291	946	874	1,295
Number not reporting 2/	5,081	91	32	61	80	1,060	638	592	220	153	24	91
Median acres in crops 2/	38	42	52	73	21	26	22	137	47	27	97	31
Number reporting no land in crops:	6,007	197	755	801	288	368	687	458	1,120	394	170	516
												253

* Less than 0.05 percent.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Exclusive of borrowers reporting no land in crops during crop year before acceptance.

Appendix table 30.- Standard loan borrowers accepted 1936-39 classified by number of cows owned at time of acceptance, by Regions 1/

Number of cows	Borrowers by Regions											
	United States	I	II	IV	V	VI	VII	VIII	IX	X	XI	XII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No cows, no other cattle:	28.3	25.8	29.0	21.0	31.9	33.6	17.4	33.5	36.7	25.1	24.7	34.7
1	24.5	15.8	10.2	41.3	27.0	30.2	9.8	24.3	18.9	10.8	19.5	21.0
2	14.3	13.6	10.1	21.1	10.2	16.3	12.2	15.5	11.1	11.2	13.0	13.4
3	6.6	7.9	8.9	6.8	2.5	5.1	9.0	7.9	6.2	8.2	8.2	8.7
4	4.4	5.5	8.0	3.0	1.0	2.3	9.2	5.4	4.4	6.8	6.5	5.3
5 to 9	9.1	14.3	20.8	3.2	1.3	1.8	24.5	8.9	10.1	18.5	16.0	10.0
10 to 19	3.2	9.8	8.4	0.4	0.3	0.2	6.2	1.9	5.6	9.9	7.6	3.9
20 to 39	0.7	3.1	0.8	—	0.2	0.1	0.5	0.4	2.3	3.7	1.5	0.8
40 and over	0.2	0.2	0.1	0.1	0.1	—	0.1	0.2	1.2	1.6	0.2	0.2
No cows, but 1 or more other cattle	3.2	3.6	3.9	2.6	2.1	1.6	11.0	1.9	3.3	1.5	2.6	2.0
Cattle, type unknown	5.5	0.4	*	0.5	23.4	8.8	0.1	0.1	0.2	2.7	0.2	—
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	35,016	1,733	2,470	5,686	6,096	4,594	3,377	5,591	1,466	1,056	1,888	1,059
Number not reporting	655	18	10	57	311	54	92	40	27	12	14	20

* Less than 0.05 percent.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Region III excluded.

Appendix table 31.- Standard loan borrowers accepted 1936-39 classified by number of sows owned at time of acceptance, by Regions 1/

Number of sows	Borrowers by Regions											
	United States	I	II	IV	V	VI	VII	VIII	IX	X	XI	XII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No. sows, no other hogs	43.4	55.5	55.2	32.0	27.8	31.7	51.3	51.4	63.0	62.3	55.5	62.7
1	18.1	12.0	15.6	28.6	13.8	20.9	11.5	20.5	11.7	12.4	16.8	16.0
2	6.9	7.4	8.5	7.5	6.9	5.5	7.9	5.5	6.8	7.9	9.2	5.0
3	2.4	2.3	2.7	2.0	3.1	1.3	3.1	1.8	2.3	2.8	4.1	1.1
4	1.0	0.9	1.3	0.6	1.6	0.5	1.4	0.6	1.1	1.0	1.9	0.7
5	0.6	0.5	1.2	0.2	0.8	0.3	1.2	0.3	0.6	1.2	1.2	0.2
6 to 10	0.7	0.6	2.0	0.1	1.2	0.5	1.1	0.3	0.8	1.6	0.8	0.3
11 or more	0.2	0.1	0.2	*	0.3	0.1	0.1	0.3	0.5	---	0.3	0.1
No sows, 1 or more other hogs	13.0	16.4	9.9	21.7	5.7	10.6	22.3	13.9	6.2	6.8	8.3	13.2
Hogs, type unknown	13.7	4.3	3.4	7.3	38.8	28.6	0.1	5.4	7.0	4.0	1.9	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	34,833	1,733	2,470	5,678	6,101	4,604	3,189	5,589	1,465	1,058	1,888	1,058
Number not reporting	838	18	10	65	306	44	280	42	28	10	14	21

* Less than 0.05 percent.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ Region III excluded.

Appendix table 32.- Standard loan borrowers accepted 1936-39 classified by number of hens owned at time of acceptance, by Regions 1/

Number of hens	Borrowers by Regions											
	2/											
	:United : :States : I : II : III : IV : V : VI : VII : VIII : IX : X : XI : XII											
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No hens, no other poultry	: 15.9	25.6	33.1	6.9	8.9	7.6	15.6	15.5	33.9	23.7	32.3	25.2
1 to 24	: 27.3	21.4	16.6	37.6	25.1	32.2	13.1	33.4	21.1	24.1	26.6	27.4
25 to 49	: 17.8	17.8	15.6	29.5	9.5	13.9	15.7	21.9	11.7	19.5	15.9	21.5
50 to 74	: 7.3	8.2	10.8	9.4	1.7	2.1	11.6	9.4	5.9	11.1	8.4	11.2
75 to 99	: 2.3	2.4	4.3	2.7	0.5	0.2	4.1	3.0	1.4	3.1	3.0	4.6
100 to 149	: 2.4	3.6	5.5	1.8	0.3	0.2	4.3	2.6	3.3	4.4	3.6	3.9
150 to 199	: 0.8	1.4	1.7	0.5	0.1	0.1	1.2	0.8	1.4	1.0	1.6	1.6
200 and over	: 1.2	5.5	2.0	0.4	0.1	*	0.9	0.5	5.9	0.9	3.3	1.3
No hens, but other poultry	: 2.4	3.9	4.1	1.7	0.6	0.9	5.3	2.4	4.6	3.8	2.7	1.9
Poultry, type unknown	: 22.6	10.2	6.3	9.5	53.2	42.8	28.2	10.5	10.8	8.4	2.6	1.4
Total	: 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	: 35,009	1,734	2,469	5,686	6,066	4,610	3,390	5,591	1,466	1,057	1,886	1,054
Number not reporting	: 662	17	11	57	341	38	79	40	27	11	16	25

* Less than 0.05 percent.

1/ BAE study of standard loan borrowers accepted 1936-39.

2/ Region III excluded.

Appendix table 33.- Standard loan borrowers accepted 1936-39 classified by number of workstock, tractors and automobiles or trucks at the time of acceptance; selected regions 1/

Workstock	Region					
	II	V	X	XI	XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	
0	44.1	*	30.6	45.8	56.3	
1	13.4	*	6.7	9.8	6.3	
2	24.7	*	14.0	21.3	13.7	
3	7.6	*	9.6	9.3	6.4	
4 or more	10.2	*	39.1	13.8	17.3	
Total	100.0	*	100.0	100.0	100.0	
Number reporting	2,471		1,057	1,889	1,053	
Number not reporting	9		11	13	26	
Tractors						
0	84.7	98.9	66.0	*	69.0	
1 or more	15.3	1.1	34.0	*	31.0	
Total	100.0	100.0	100.0	*	100.0	
Number reporting	2,379	6,156	1,029	*	1,050	
Number not reporting	101	251	39	*	29	
Automobiles or trucks						
0	26.6	89.0	26.5	*	38.1	
1 or more	73.4	11.0	73.5	*	61.9	
Total	100.0	100.0	100.0	*	100.0	
Number reporting	2,475	6,139	1,053	*	1,054	
Number not reporting	5	268	15	*	25	

* Data not tabulated.

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

Appendix table 34.- Amount of original standard loans to individuals obligated by regions and by fiscal years 1936-1944 1/

Reg- ion:	Total all years	Fiscal year ending June 30									
		1936	1937	1938	1939	1940	1941	1942	1943	1944	
:	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	
U.S.:	414,511,580	65,978,404	26,832,951	37,142,002	71,040,243	48,683,399	54,471,579	49,729,567	36,886,932	23,746,503	
I :	23,974,568	3,891,169	2,382,958	1,367,826	2,554,220	3,577,391	1,938,690	3,413,953	2,426,018	2,422,343	
II :	43,209,262	6,640,153	2,925,929	3,015,711	5,136,688	5,089,203	6,649,981	7,124,404	2,960,519	3,666,674	
III :	59,190,949	7,323,097	4,251,619	7,465,786	12,450,371	7,302,112	6,373,399	4,464,263	5,450,092	4,110,210	
IV :	32,564,350	7,024,350	2,082,244	2,773,175	3,453,903	5,743,977	4,755,990	3,159,572	2,443,497	1,127,642	
V :	41,593,003	6,927,824	2,539,601	3,745,965	12,594,061	3,408,589	5,117,908	4,242,656	2,309,828	706,571	
VI :	43,735,761	6,105,462	1,760,880	4,314,323	9,810,366	4,261,733	8,344,604	4,682,549	3,197,732	1,258,112	
VII :	44,385,917	5,429,607	2,318,934	4,563,101	6,532,578	5,511,880	5,816,265	6,695,132	4,348,574	3,169,846	
VIII:	45,173,950	8,412,796	2,071,432	521,871	8,071,081	5,853,757	6,730,915	5,016,192	5,875,986	2,619,920	
IX :	16,040,716	4,494,707	1,649,851	1,789,966	1,880,645	1,158,034	1,771,699	1,430,860	1,107,462	757,492	
X :	29,310,216	4,399,122	2,036,176	4,345,378	4,496,456	3,490,086	2,865,870	4,080,603	2,326,402	1,270,123	
XI :	23,009,180	2,660,299	2,499,849	2,757,113	3,319,451	2,389,000	2,647,834	3,437,817	2,099,645	1,198,172	
XII :	10,540,621	2,669,818	313,478	481,787	724,849	863,912	1,319,615	1,418,430	1,670,471	1,078,261	
XIII:	1,783,087				15,574	33,723	138,811	563,136	670,706	361,137	

1/ Source: Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes loans to other than standard borrowers.

Appendix table 35.- Amount of supplemental standard loans to individuals obligated, by Regions and by fiscal years 1936-1944 1/

Region	Fiscal year ending June 30											
	1936	1937	1938	1939	1940	1941	1942	1943	1944	Dollars	Dollars	Dollars
Total	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars			
U.S.: all years	8,932,269	29,471,578	29,432,457	41,195,533	44,703,664	50,822,813	66,715,497	57,370,933	43,698,344			
I	38,517	1,267,612	1,547,071	2,520,943	3,804,052	2,736,537	3,563,589	2,774,195	2,895,322			
II	---	899,717	720,845	1,139,044	1,369,786	1,868,202	2,260,565	1,776,693	2,192,060			
III	---	1,986,919	2,098,920	3,210,693	3,046,256	2,866,310	5,385,099	5,072,881	4,565,940			
IV	10,213	1,897,536	1,393,533	2,064,410	3,075,086	4,985,597	6,106,953	5,872,647	5,496,430			
V	62,990,136	1,365,343	4,117,681	6,738,712	7,100,254	9,984,399	11,328,736	11,075,957	4,957,382			
VI	60,979,474	2,119,830	4,413,540	3,557,280	6,489,877	8,076,111	12,303,055	10,715,988	7,874,069			
VII	36,436,477	2,110,452	4,320,328	4,423,003	5,601,179	4,544,183	4,393,608	3,924,545	2,870,572			
VIII	53,358,587	2,236,370	4,235,571	6,368,086	3,865,324	6,096,439	9,590,270	8,309,851	5,718,427			
IX	10,987,352	97,778	979,996	1,130,741	1,692,688	1,440,390	1,698,793	1,059,924	989,546			
X	28,023,058	281,965	1,478,500	2,160,578	5,745,370	3,956,185	5,197,545	3,292,126	2,800,999			
XI	13,665,542	35,615	758,697	1,218,025	2,200,775	2,406,876	2,173,813	1,536,763	1,165,801			
XII	12,197,225	636,186	911,490	696,694	986,671	1,352,656	2,492,513	1,558,491	1,627,030			
XIII	1,195,064				21,624	6,844	220,958	400,872	544,766			

1/ Source: Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes standard loans to other than standard borrowers.

Appendix table 36. - Number of original standard loans to individuals obligated, by Regions and by fiscal years 1936-1944 1/

Region:	Total	Fiscal year ending June 30									
		all years:	1936	1937	1938	1939	1940	1941	1942	1943	1944
U. S. :	822,752	274,836	55,135	62,687	112,968	79,569	82,755	78,832	52,392	23,578	
I :	28,753	7,715	3,940	1,633	2,474	3,185	1,816	4,129	2,128	1,733	
II :	53,180	18,258	3,421	3,422	5,452	5,068	5,913	6,980	2,241	2,425	
III :	89,326	15,964	8,724	12,391	16,911	10,482	9,251	7,658	5,140	2,805	
IV :	115,189	42,885	5,261	7,139	9,605	20,659	13,618	7,780	5,974	2,268	
V :	123,814	38,381	7,566	10,729	30,319	8,008	14,286	8,971	4,102	1,452	
VI :	130,129	47,020	5,441	10,918	21,904	11,090	16,819	9,247	5,897	1,793	
VII :	65,576	16,767	6,243	6,149	6,560	5,097	5,306	11,686	5,294	2,474	
VIII :	101,760	48,246	6,129	925	11,463	8,006	8,199	6,710	9,052	3,030	
IX :	23,366	10,054	2,378	2,621	2,060	1,451	1,582	1,566	1,006	648	
X :	27,626	8,283	1,860	2,743	2,212	2,879	1,933	4,641	2,188	887	
XI :	23,642	3,728	3,402	2,802	2,608	2,073	2,148	4,014	1,891	976	
XII :	28,916	17,535	770	1,215	1,276	1,331	1,680	2,089	2,198	822	
XIII :	11,475	---	---	---	124	240	204	3,361	5,281	2,265	

1/ Source: Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes standard loans to other than standard borrowers.

Appendix table 37.- Number of supplemental standard loans to individuals obligated, by Regions and by fiscal years 1936-1944 1/

Region:	Total	Fiscal year ending June 30										
		1936	1937	1938	1939	1940	1941	1942	1943	1944		
U. S.	1,708,428	133,609	177,547	136,495	167,227	205,067	262,016	287,350	201,014	138,103		
I	39,435	124	2,446	3,231	4,304	7,071	5,761	6,931	4,833	4,734		
II	33,398	—	3,282	2,300	4,297	4,765	4,858	6,387	3,655	3,854		
III	99,036	—	12,522	8,187	11,242	12,616	11,448	20,228	13,104	9,689		
IV	139,934	134	11,209	8,522	11,485	17,457	25,192	25,500	22,326	18,109		
V	387,419	19,474	35,434	26,637	31,985	42,917	91,066	63,402	48,516	27,988		
VI	380,642	50,396	38,088	30,459	30,244	39,871	44,404	64,896	49,786	32,498		
VII	166,503	14,552	22,351	15,945	26,991	21,611	21,722	24,546	12,565	6,220		
VIII	289,853	39,057	37,463	27,774	23,997	36,533	32,561	44,071	28,317	20,080		
IX	27,120	524	3,214	2,671	4,473	4,029	5,042	3,967	1,770	1,430		
X	59,478	1,519	4,602	4,764	9,642	8,180	7,591	12,120	6,709	4,351		
XI	27,614	122	1,791	2,419	4,155	4,487	5,017	5,136	2,892	1,595		
XII	50,432	7,707	5,145	3,586	4,412	5,466	7,187	9,300	4,010	3,619		
XIII	7,564	—	—	—	—	64	167	866	2,531	3,936		

1/ Source: Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes standard loans to other than standard borrowers.

Appendix table 38.- Number of original as percentage of total standard loans obligated, by Regions and by fiscal years 1936-1944 1/

Region:	Total : all years:	Fiscal year ending June 30										
		1936	1937	1938	1939	1940	1941	1942	1943	1944		
U. S. :	32.5	67.3	23.7	31.5	40.3	28.0	24.0	21.5	20.7	14.6		
I :	42.2	98.4	61.7	33.6	36.5	31.0	24.0	37.3	30.6	26.8		
II :	61.4	100.0	51.0	59.8	55.9	51.5	54.9	52.2	38.0	38.6		
III :	47.4	100.0	41.1	60.2	60.1	45.4	44.7	27.5	28.2	22.4		
IV :	45.1	99.8	31.9	45.6	45.5	54.2	35.1	23.4	21.1	11.1		
V :	24.2	66.3	17.6	28.7	48.7	15.7	13.6	12.4	7.8	4.9		
VI :	25.5	48.3	12.5	26.4	42.0	21.8	27.5	12.5	10.6	5.2		
VII :	28.3	53.5	21.8	27.8	19.6	19.1	19.6	32.3	29.6	28.5		
VIII :	26.0	55.3	14.1	0.5	32.3	18.0	20.1	13.2	24.2	13.1		
IX :	46.0	95.0	42.5	49.5	31.5	26.5	23.9	28.3	36.2	31.2		
X :	31.7	84.5	28.8	36.8	18.7	26.0	20.3	27.7	24.6	16.9		
XI :	46.1	96.8	65.5	53.7	38.6	31.6	30.0	43.9	39.5	38.0		
XII :	36.4	69.5	13.0	25.3	22.4	19.6	18.9	18.3	35.4	18.5		
XIII :	60.3	---	---	---	100.0	78.9	55.0	29.5	85.1	36.5		

1/ Source: Based upon Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes standard loans to other than standard borrowers.

Appendix table 39.- Number of supplemental loans obligated 1/ per 100 active standard borrowers 2/ and active caseload trends, by fiscal years 1937-1944

Fiscal year ending June 30	: Number of supplemental loans per 100 borrowers active		: Active caseload trend during year
	: Beginning	:	
	: of year	: End of year	
1937	: 49	---	up
1938	: 53	---	up
1939	: 60.8	47.7	up
1940	: 58.5	53.3	up
1941	: 68.1	57.6	up
1942	: 63.2	65.7	down
1943	: 46.0	52.7	down
1944	: 36.2	52.0	down

1/ Source: FSA Program Analysis Report No. 10, June 11, 1940 for 1937-38; Form FSA-RR-49 for 1939-1940; Form FSA 323 thereafter. Excludes corporation trust funds.

2/ Excludes active borrowers from corporation trust funds; number of such borrowers estimated by FSA for end of 1941 and 1942, and beginning of 1942 and 1943.

Appendix table 40.- Average amount of original standard loans obligated, by regions and by fiscal years 1936-1944 1/

Region	Fiscal year ending June 30									
	1936	1937	1938	1939	1940	1941	1942	1943	1944	
U. S.	240	487	592	629	612	658	631	704	1,007	
I	504	605	838	1,032	1,123	1,068	827	1,140	1,398	
II	364	855	881	942	1,004	1,125	1,021	1,321	1,512	
III	459	487	603	736	697	689	583	1,060	1,465	
IV	164	396	388	360	278	349	406	409	497	
V	180	336	349	415	426	358	473	563	487	
VI	130	324	395	448	384	496	506	542	702	
VII	324	371	742	996	1,081	1,096	573	821	1,281	
VIII	174	338	564	704	731	821	748	649	865	
IX	447	694	683	913	798	1,120	914	1,101	1,169	
X	531	1,095	1,584	2,033	1,212	1,483	879	1,063	1,432	
XI	714	735	984	1,273	1,152	1,233	856	1,110	1,228	
XII	152	407	397	568	649	785	679	760	1,312	
XIII	---	---	---	126	141	680	168	127	159	

1/ Source: Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes standard loans to other than standard borrowers.

Appendix table 41.- Original standard loans July 1, 1942-June 30, 1944, classified by size and by Regions 1/

Region	Total	Under \$100	\$100-299	\$300-499	\$500-999	\$1,000-1,999	\$2,000 and over
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
U. S.	100	4	13	14	31	28	10
I	100	1	8	11	24	33	23
II	100	*	3	5	22	46	24
III	100	*	5	8	29	41	17
IV	100	5	36	26	27	6	*
V	100	5	16	26	41	11	1
VI	100	8	14	20	46	12	*
VII	100	2	8	11	27	43	9
VIII	100	6	13	13	38	25	5
IX	100	1	7	8	29	35	20
X	100	7	10	10	20	30	23
XI	100	2	7	9	25	35	22
XII	100	4	15	14	25	32	10

* Less than 0.5 percent.

1/ Computed from data in A Current Analysis of FSA Loans, FSA Report No. 2, Table 1-B in series issued December 1, 1942; February 12, 1943; May 20, 1943; and September 20, 1943; and from data in Monthly Report of FSA Activities, FSA Report No. 1, Table 2-E (1) as of December 31, 1943 and Table 2E in series issued as of January 1944; Feb. 1944, Mar. 1944; April 1944; May 1944; and June 1944. Includes standard loans to other than standard borrowers.

Appendix table 42.- Average amount of supplemental standard loans obligated by Regions and by fiscal years 1936-1944 1/

Region :	Fiscal year ending June 30									
	1936	1937	1938	1939	1940	1941	1942	1943	1944	
U. S.	67	166	216	246	218	194	232	285	316	
I	311	518	479	586	538	475	514	574	612	
II	—	274	313	265	287	386	354	486	569	
III	—	159	256	286	241	250	266	387	471	
IV	76	169	164	180	176	198	239	263	304	
V	70	178	155	211	165	110	179	228	177	
VI	42	116	117	180	163	182	190	215	242	
VII	145	193	277	208	210	196	179	312	462	
VIII	57	113	229	161	167	213	218	293	285	
IX	187	305	423	378	358	376	428	599	692	
X	186	321	454	596	484	410	429	491	644	
XI	292	424	504	530	536	432	423	531	731	
XII	83	177	194	224	247	269	268	389	450	
XIII	—	—	—	—	338	41	255	158	138	

1/ Source: Form FSA-RR-49 for 1936-1940; Form FSA-323 thereafter. Excludes loans from corporation trust funds; includes loans to other than standard borrowers.

Appendix table 43.- Supplemental standard loans July 1, 1942-June 30, 1944 classified by size and by Regions 1/

Region	Total	Under \$100	\$100-199	\$200-299	\$300-499	\$500 and over
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
U. S.	100	19	26	19	18	18
I	100	6	12	13	21	48
II	100	5	15	15	21	44
III	100	8	19	17	21	35
IV	100	18	25	19	23	15
V	100	23	40	21	12	4
VI	100	21	32	24	17	6
VII	100	9	18	17	21	35
VIII	100	26	23	15	18	18
IX	100	7	10	12	18	53
X	100	13	13	15	19	40
XI	100	9	11	13	19	48
XII	100	12	23	17	19	29

1/ Source: Computed from data in A Current Analysis of FSA Loans, FSA Report No. 2, Table 2B in series issued December 1, 1942; February 12, 1943; May 20, 1943; and September 20, 1943; and from data in Monthly Report of FSA Activities, FSA Report No. 1, Table 2F(1) as of December 31, 1943 and Table 2F in series issued as of each month January-June 1944. Includes loans to other than standard borrowers.

Appendix table 44.- Average total amount borrowed and average size of first loan for standard borrowers accepted through September 30, 1943, by Region and by status September 30, 1943 1/

Region	Total amount borrowed			Amount borrowed first year on program 2/		
	All Dollars	Active Dollars	Collection: only Dollars	Dropped Dollars	Paid-up Dollars	Collection: Active Dollars
U. S.	1,043	1,310	774	651	825	667
I	1,590	1,871	1,548	1,129	1,056	1,010
II	1,254	1,469	983	886	1,086	1,070
III	917	1,131	791	537	714	758
IV	580	718	513	444	418	370
V	844	1,074	693	617	550	401
VI	832	1,084	662	644	539	442
VII	1,375	1,613	1,210	1,183	1,098	752
VIII	1,085	1,522	712	605	846	745
IX	1,454	1,913	1,369	879	1,131	1,053
X	2,408	3,053	1,781	1,098	1,802	1,306
XI	1,472	1,745	1,568	1,440	1,144	1,089
XII	1,249	1,631	964	781	1,153	774

1/ Source: Debt status, tenure and resources of each class of standard RR borrowers in 1943, FSA Release No. 6, 1943 Family Progress Report, June 30, 1944.

2/ Includes any supplemental loans received during the first year.

Appendix table 45.- Standard loan borrowers accepted 1936-37, classified by total amount of all loans received from FSA through February 28, 1939 by Regions 1/

Total amount of all loans received	Borrowers by Regions																							
	United States:																							
	I		II		III		IV		V		VI		VII		VIII		IX		X		XI		XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Less than \$125	3.7	2.5	1.0	0.3	6.8	9.4	1.8	0.3	5.6	1.5	0.2	1.9	3.0											
\$125 to \$249	9.8	6.2	5.6	4.7	19.6	15.7	6.7	1.6	11.1	4.7	2.4	6.0	8.7											
\$250 to \$499	24.7	21.0	17.5	21.2	38.9	24.3	32.1	8.6	29.8	14.9	8.1	18.0	19.1											
\$500 to \$749	21.8	20.4	21.1	28.1	21.1	21.1	30.7	13.2	27.1	16.6	8.1	17.3	20.8											
\$750 to \$999	16.2	18.6	22.9	24.1	8.9	13.0	17.0	17.6	15.3	20.0	13.2	18.2	18.3											
\$1,000 to \$1,499	13.1	12.8	17.8	17.8	3.5	12.1	9.3	26.4	8.8	18.9	18.4	18.8	19.4											
\$1,500 to \$1,999	5.7	7.4	9.9	3.3	0.9	3.1	1.9	19.8	1.4	11.4	15.1	8.4	7.4											
\$2,000 to \$2,999	3.4	6.4	3.6	0.4	0.3	1.0	0.5	11.4	0.8	8.5	19.4	6.0	2.9											
\$3,000 to \$3,999	0.9	3.3	0.5	0.1	—	0.3	—	1.0	0.1	2.3	7.0	2.4	0.2											
\$4,000 to \$4,999	0.4	0.9	0.1	—	—	*	—	0.1	—	0.9	4.8	1.1	0.2											
\$5,000 and over	0.3	0.5	—	—	—	—	—	—	*	0.3	3.3	1.9	—											
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0											
Number reporting	14,538	977	983	1,454	2,914	1,175	827	1,156	2,350	784	456	796	666											
Median amount of loan	\$635	\$749	\$803	\$712	\$402	\$508	\$577	\$1,166	\$532	\$903	\$1,488	\$843	\$730											

* Less than 0.05 percent.

1/ Source: B&E study of standard loan borrowers accepted 1936-39.

Appendix table 46.- Amount of original 1/ and supplemental loans through February 28, 1939 to standard loan borrowers accepted 1936-39, classified by major purpose for which authorized, by Regions 2/

Major purpose	: U.S. TOTAL :			: REGION I :			: REGION II :			: REGION IV :			: REGION V :			: REGION VI :		
	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal
Capital goods:	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Machinery & equipment	: 49.9	: 33.4	: 44.1	: 22.1	: 65.0	: 69.5	: 61.1	: 36.6	: 36.8	: 23.6	: 50.3	: 29.6						
Livestock & poultry	: 7.1	: 6.7	: 4.8	: 3.3	: 11.4	: 15.1	: 3.8	: 3.8	: 4.1	: 3.8	: 6.1	: 4.5						
Improvement of land & buildings	: 41.0	: 24.5	: 36.1	: 17.6	: 52.6	: 52.6	: 54.0	: 29.0	: 30.9	: 13.3	: 43.7	: 24.1						
Debt settlement & refinancing	: 1.8	: 2.2	: 3.2	: 1.2	: 1.0	: 1.8	: 3.3	: 3.8	: 1.8	: 6.5	: 0.5	: 1.0						
Current farm operating expenses	: 16.6	: 5.6	: 22.4	: 4.8	: 25.7	: 10.4	: 4.8	: 1.8	: 10.7	: 3.1	: 5.4	: 6.5						
Family expenses	: 26.0	: 51.2	: 31.9	: 71.1	: 8.6	: 19.2	: 27.0	: 49.6	: 42.6	: 60.8	: 23.5	: 32.7						
All other	: 6.6	: 8.6	: 0.8	: 0.6	: 0.2	: 0.4	: 6.4	: 10.7	: 9.0	: 11.5	: 19.8	: 29.9						
Total	: 0.9	: 1.2	: 0.8	: 1.4	: 0.5	: 0.5	: 0.7	: 1.3	: 0.9	: 1.0	: 1.0	: 1.3						
	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0						

Major purpose	: REGION VII :			: REGION VIII :			: REGION IX :			: REGION X :			: REGION XI :			: REGION XII :		
	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal	Orig-:Supple-:inal	mental	inal
Capital goods:	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Machinery & equipment	: 54.6	: 41.2	: 44.0	: 38.6	: 53.3	: 42.0	: 46.4	: 32.4	: 49.0	: 20.9	: 40.5	: 26.9						
Livestock & poultry	: 8.9	: 10.1	: 7.4	: 7.3	: 7.0	: 8.7	: 6.7	: 8.4	: 9.7	: 4.9	: 9.4	: 6.8						
Improvement of land & buildings	: 45.4	: 30.7	: 36.0	: 30.2	: 39.9	: 28.7	: 37.7	: 21.9	: 37.0	: 14.6	: 29.3	: 18.6						
Debt settlement & refinancing	: 0.3	: 0.4	: 0.6	: 1.1	: 6.4	: 4.6	: 2.0	: 2.1	: 2.3	: 1.4	: 1.8	: 1.5						
Current farm operating expenses	: 20.6	: 7.1	: 20.3	: 5.0	: 10.1	: 7.3	: 27.0	: 8.5	: 19.6	: 3.8	: 10.5	: 4.9						
Family expenses	: 22.9	: 50.7	: 22.0	: 36.6	: 30.3	: 44.8	: 21.8	: 50.8	: 28.9	: 71.5	: 34.1	: 58.4						
All other	: 1.4	: 0.8	: 12.2	: 18.4	: 5.0	: 5.0	: 3.6	: 5.8	: 1.6	: 2.3	: 13.2	: 9.2						
Total	: 0.5	: 0.2	: 1.5	: 1.4	: 1.3	: 0.9	: 1.2	: 2.5	: 0.9	: 1.5	: 1.7	: 0.6						
	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0	:100.0						

1/ Includes some supplemental loans since for borrowers accepted 1936-37, for example, all loans authorized within this period are included.

2/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.

Appendix table 47.- Total amount of loans through February 28, 1939 authorized to standard loan borrowers accepted 1936-39, classified by major purposes for which authorized by Regions 1/

Major purposes	Borrowers by Regions																							
	United States:		I		II		IV		V		VI		VII		VIII		IX		X		XI		XII	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
Capital goods:	46.9	38.7	65.3	56.9	34.6	46.8	51.8	43.0	51.5	43.2	42.8	37.4												
Machinery & equipment:	7.1	4.4	11.7	3.8	4.0	5.9	9.1	7.4	7.3	7.1	8.7	8.8												
Livestock & poultry:	37.9	31.6	52.5	49.7	28.1	40.3	42.4	34.9	38.1	34.1	32.0	26.9												
Improvement of land and buildings	1.9	2.7	1.1	3.4	2.5	0.6	0.3	0.7	6.1	2.0	2.1	1.7												
Current farm operating expenses	30.5	41.4	9.4	31.0	45.6	25.0	28.8	24.4	32.7	28.4	38.5	39.6												
Debt settlement and refinancing	14.6	18.2	24.5	4.2	9.5	5.6	17.8	17.8	9.6	22.8	16.0	9.3												
Family expenses	7.0	0.7	0.3	7.1	9.4	21.5	1.2	13.3	5.0	4.1	1.7	12.3												
All other 2/	1.0	1.0	0.5	0.8	0.9	1.1	0.4	1.5	1.2	1.5	1.0	1.4												
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0												
Total dollars	26,007,113	2,289,240	3,082,871	3,571,428	1,696,368	2,366,485																		
	1,805,042	2,336,903	2,329,100	3,521,091	2,323,639	864,946																		

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.

2/ Includes loans for which purposes were not known or not reported so as to be classifiable by major purposes.

Appendix Total amount of loans through February 28, 1949 authorized to standard loan borrowers accepted Table 48.- 1936-39 classified by major purposes for which authorized by period of first loan and by specified year during which loans were authorized 1/

Major purposes	Borrowers receiving first standard loan between:									
	3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39					
	Specified year of loan		Specified year of loan		Specified year of loan					
	First	Second	Third	First	Second	First	Second	Third	First	Second
	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/36-2/28/37)	(3/1/37-2/28/38)
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Capital goods:										
Machinery and equipment	50.6	27.3	35.0	48.9	39.2				49.9	
Livestock and poultry	7.4	4.8	7.3	6.9	8.4				7.1	
Improvement of land and buildings	40.6	20.5	25.5	40.5	28.4				41.4	
Current farm operating expenses	2.6	2.0	2.2	1.5	2.4				1.4	
Debt settlement and refinancing	31.5	57.9	50.3	25.8	44.2				21.6	
Family expenses	8.4	3.7	6.5	18.3	6.8				22.3	
	8.3	9.7	7.1	6.0	8.8				5.5	
All other 2/	1.2	1.4	1.1	1.0	1.0				0.7	
Total	100.0	100.0	100.0	100.0	100.0				100.0	
Total dollars	7,252,076	1,770,817	1,490,792	5,184,813	1,474,086				8,834,529	

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded
2/ Includes loans for which purposes were not known or not reported so as to be classifiable by major purposes.

Appendix table 49.- Percentage of standard loan borrowers accepted 1936-39 authorized loans through February 28, 1939 for specified major purposes, by Regions 1/

Major purposes	Borrowers by Regions											
	: United:		: States:		: I :		: II :		: IV :		: V :	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Capital goods	89.4	83.1	91.7	92.5	84.6	95.2	94.0	86.4	91.4	92.3	84.3	86.6
Machinery & equipment	50.8	27.0	56.8	33.4	53.8	69.9	53.4	54.9	43.3	54.2	49.1	47.8
Livestock & poultry	83.9	77.4	88.1	88.7	74.0	90.9	91.1	83.2	81.1	87.3	76.8	81.7
Improvement of land and buildings	15.8	18.0	8.4	21.6	14.5	15.0	5.7	11.2	38.8	29.9	18.7	14.2
Current farm operating expenses	87.4	70.4	52.5	82.0	98.9	98.5	90.1	92.8	80.4	90.1	78.1	92.9
Debt settlement and refinancing	45.7	36.2	43.5	20.5	49.8	75.7	44.6	54.7	22.2	66.0	33.1	38.0
Family expenses	56.3	9.0	5.4	41.0	79.0	97.4	27.3	79.8	40.3	58.6	20.6	74.1
All other 2/	18.1	4.4	2.4	17.4	20.4	25.3	4.6	37.6	6.5	16.9	3.4	18.4
Unduplicated percent 3/	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number of borrowers	35,671	1,751	2,480	5,743	6,407	4,648	3,469	5,631	1,493	1,068	1,902	1,079

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.

2/ Includes loans for which purposes were not known or not reported so as to be classifiable by major purposes.

3/ Percentage for each item within Regions is based upon total number of borrowers in the Region; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Appendix table 50.- Percentage of standard loan borrowers accepted 1936-39 authorized loans through February 28, 1939 for specified major purposes, by period of first loan and by specified year during which loans were authorized 1/

Major purposes	Borrowers receiving first standard loan between:									
	3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39					
	Specified year of loan		Specified year of loan		Specified year of loan					
	First	Second	Third	First	Second	First	Second	Third	First	Second
	:(3/1/36-2/28/37):		:(3/1/37-2/28/38):		:(3/1/38-2/28/39):		:(3/1/37-2/28/38):		:(3/1/38-2/28/39):	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Capital goods	86.8	23.2	18.4	84.4	32.0				88.8	
Machinery and equipment	46.7	8.6	7.0	44.6	13.5				49.8	
Livestock and poultry	81.0	18.2	14.8	78.2	25.8				83.0	
Improvement of land and buildings	15.4	3.4	4.1	9.3	6.2				13.0	
Current farm operating expenses	87.4	41.8	27.4	84.4	43.0				84.2	
Debt settlement and refinancing	31.1	8.2	7.6	37.9	15.8				54.3	
Family expenses	52.7	21.5	13.7	50.6	25.9				56.9	
All other 2/	21.9	6.7	2.1	19.5	3.0				8.6	
Unduplicated percent 3/	100.0	46.2	31.7	100.0	50.8				100.0	
Total number of borrowers		13,084		9,187					13,400	

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.

2/ Includes loans for which the purposes were not known or not reported so as to be classifiable by major purposes.

3/ Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Appendix table 51.- Percentage of standard loan borrowers accepted 1936-39 authorized loans through February 28, 1939 for specified types of capital goods; average amount authorized, by Regions 1/

Specified types of capital goods	Borrowers by Regions											
	I	II	IV	V	VI	VII	VIII	IX	X	XI	XII	
	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	<u>Pct.</u>	
Cattle	45.7	70.5	40.5	18.0	34.6	69.2	**	56.3	58.7	56.3	51.2	
Hogs	13.9	36.0	29.6	19.4	20.7	50.6	**	23.6	34.8	28.3	42.1	
Poultry	32.8	27.7	10.6	6.1	11.4	38.5	**	39.8	46.2	27.0	44.5	
Workstock	42.2	65.5	63.8	55.5	75.2	65.4	**	30.9	40.2	40.2	41.7	
Tractor	2.6	2.3	0.1	0.2	0.1	7.7	1.1	2.8	9.5	1.6	5.8	
Both workstock and tractor 2/3	0.7	1.5	*	**	**	2.7	**	0.3	4.4	0.3	0.7	

	Average amount by Regions 3/											
	I	II	IV	V	VI	VII	VIII	IX	X	XI	XII	
	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	<u>Dol.</u>	
Cattle	389	371	112	46	74	298	**	452	594	359	167	
Hogs	29	54	24	15	14	106	**	71	42	51	23	
Poultry	83	38	24	16	12	28	**	152	41	73	26	
Workstock	259	280	221	193	201	263	**	182	233	196	248	
Tractor	353	368	348	307	47	381	532	391	424	514	403	

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.

2/ Duplicates "workstock" and "tractor," each considered separately.

3/ Based only upon borrowers receiving loans for specified purpose.

Note: Both percentages and average amounts are under-reported to some extent because some borrowers were known to have been authorized loans, the purposes of which were not classifiable into specific purposes.

* Less than 0.05 percent. ** Not available.

Appendix table 52.-

Total amount of loans for current farm operating expenses through February 28, 1939 authorized borrowers accepted 1936-39 classified by specified types of farm expenses, by period of first loan and by specified year during which loans were authorized 1/

Specified types of current farm operating expenses	Borrowers receiving first standard loan between:									
	3/1/36 - 2/28/37		3/1/37 - 2/28/38		3/1/38-2/28/39					
	Specified year of loan		Specified year of loan		Specified year of loan					
	Total	Pct.	First : (3/1/36- : 2/28/37 :	Second : (3/1/37- : 2/28/38 :	Third : (3/1/38- : 2/28/39 :	Total	First : (3/1/37- : 2/28/38 :	Second : (3/1/38- : 2/28/39 :	First : (3/1/38- : 2/28/39 :	Specified year of loan
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Seed and feed	44.1	49.5	57.1	48.5	27.3	44.7	52.1	29.2	31.5	
Fertilizer and lime	21.2	20.6	19.6	23.0	20.4	24.9	26.0	22.6	18.7	
Labor	6.3	6.5	4.5	6.5	12.6	5.7	4.1	9.0	6.6	
Gas, oil and grease	5.8	5.7	4.8	6.1	8.2	5.4	4.5	7.5	6.2	
Other current expenses	22.6	17.7	14.0	15.9	31.5	19.3	13.3	31.7	37.0	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Amount	\$7,443,791	\$3,827,438	\$2,126,666	\$994,171	\$706,601	\$1,870,043	\$1,266,062	\$603,981	\$1,746,310	

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.
 2/ Tennessee of Region IV excluded.

Appendix table 53.-

Percentage of standard loan borrowers accepted 1936-39 authorized loans through February 28, 1939 for specified types of current farm operating expenses, by period of first loan and by specified year during which loans were authorized 1/

Specified types of current farm operating expenses	Borrowers receiving first standard loan between									
	3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39					
	Specified year of loan		Specified year of loan		Specified year of loan					
	First	Second	Third	First	Second	First	Second	First	Second	Pct.
	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/38-2/28/39)	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
Seed and feed	80.4	36.9	20.8	77.5	31.4			60.3		
Fertilizer and lime	37.9	17.4	10.1	38.9	16.0			35.2		
Labor	8.4	4.5	4.2	7.8	5.8			8.8		
Gas, oil and grease	7.7	4.6	4.1	6.7	5.1			6.9		
Unduplicated percent who received loans for any current farm operating expense 2/	87.4	41.8	27.4	84.4	43.0			84.2		

1/ Source: BAE study of standard loan borrowers accepted 1936-39; Region III excluded.

2/ Includes borrowers authorized loans for current farm operating expenses other than those specified.

Appendix table 54. Number of families receiving grants through December 31, 1943 by borrower status, by Regions 1/

Region	Borrowers, all types	Grant only
United States	492,866	622,557
I	8,301	2,460
II	34,848	42,063
III	56,965	74,035
IV	36,134	26,455
V	80,569	103,810
VI	65,125	3,462
VII	95,451	73,244
VIII <u>2/</u>	65,758	67,947
IX	8,284	86,210
X	18,772	22,962
XI	8,519	111,276
XII <u>2/</u>	6,925	2,942
XIII	7,215	5,691

1/ Source: FSA Report No. 1, Part II, table 2-D as of December 31, 1943.

2/ Parts of Oklahoma and Texas in Region XII combined with Region VIII.

Appendix table 55.- Grant expenditures for all purposes through June 30, 1943, by fiscal years 1936-1943, by Regions 1/

(Amounts in thousands of dollars)

Region :	Fiscal year ending June 30									
	Total :	1936 :	1937 :	1938 :	1939 :	1940 :	1941 :	1942 :	1943 :	
United States :	\$151,610	\$15,099	\$35,161	\$23,034	\$22,711	\$24,232	\$17,125	\$12,758	\$1,490	
I :	1,853	151	136	175	287	372	346	344	42	
II :	8,429	1,276	3,273	907	995	531	721	693	33	
III :	10,029	1,438	4,671	401	1,141	741	872	658	107	
IV :	5,711	648	1,669	75	246	1,288	1,002	740	43	
V :	14,824	268	738	759	1,332	4,913	3,294	3,238	282	
VI :	6,930	303	944	119	695	1,931	1,119	1,774	45	
VII :	60,210	5,488	17,455	17,015	12,879	4,574	2,463	330	6	
VIII 2/ :	11,749	2,204	3,963	207	795	2,101	1,299	1,075	105	
IX 3/ :	15,852	1,055	149	1,118	1,991	4,445	3,823	2,611	660	
X :	10,284	1,237	1,847	1,943	1,894	1,849	1,101	369	44	
XI 4/ :	3,627	919	199	245	243	653	624	672	72	
XII 2/ :	2,112	112	117	70	213	834	461	254	51	

1/ Source: Farm Security Administration Finance Division Reports, Region XIII excluded.

2/ Parts of Oklahoma and Texas in Region XII combined with Region VIII.

3/ Data for Hawaii excluded.

4/ Data for Alaska excluded.

Appendix table 56.- Percentage of standard loan borrowers accepted 1936-39 who received grants between beginning of period of first standard loan and February 28, 1939, by period of first loan and by Regions 1/

Region	Borrowers receiving first loan between		
	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
United States	48.8	41.1	20.3
I	24.2	15.9	22.1
II	48.2	41.8	20.0
III	47.9	23.3	6.2
IV	45.6	19.2	3.8
V	64.1	79.2	36.8
VI	48.1	38.9	12.6
VII	88.1	78.7	41.3
VIII	42.9	33.7	7.0
IX	57.4	16.9	5.4
X	60.7	44.5	24.8
XI	27.5	16.4	5.8
XII	36.9	47.9	30.2

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

Appendix table 57.- Percentage of standard loan borrowers accepted 1936-39 by number of periods 1/ within which grants were received between March 1, 1936-February 28, 1939 and by period of first loan; selected Regions 2/

Number of : periods grants: received :		Borrowers receiving first loan 3/1/36-2/28/37		
		United States :	I :	VII
		Percent	Percent	Percent
None	:	51.2	75.7	11.9
1	:	23.9	14.6	14.4
2	:	16.0	5.9	23.8
3	:	8.9	3.8	49.9
Total	:	100.0	100.0	100.0
Number reporting	:	14,538	977	1,156
		Borrowers receiving first loan 3/1/37-2/28/38		
None	:	56.8	83.8	19.4
1	:	25.8	10.2	15.1
2	:	12.9	5.0	36.0
3	:	4.5	1.0	29.5
Total	:	100.0	100.0	100.0
Number reporting	:	10,448	421	1,121
		Borrowers receiving first loan 3/1/38-2/28/39		
None	:	76.0	77.9	44.8
1	:	18.9	19.3	23.3
2	:	3.4	2.5	18.1
3	:	1.7	0.3	13.8
Total	:	100.0	100.0	100.0
Number reporting	:	14,309	353	1,192

1/ A "period" for example, is March 1, 1936-February 28, 1937.

2/ Source: BAE study of standard loan borrowers accepted 1936-39.

Appendix table 58.- Percentage of standard loan borrowers accepted 1936-39 by periods during which grants were received between March 1, 1936-February 28, 1939 and by period of first loan; selected Regions 1/

Periods during which grants were received	Borrowers receiving first loan 3/1/36-2/28/37			Borrowers receiving first loan 3/1/37-2/28/38			Borrowers receiving first loan 3/1/38-2/28/39		
	U. S.	I	VII	U. S.	I	VII	U. S.	I	VII
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
No grants	51.2	75.7	11.9	56.8	83.8	19.4	76.0	77.9	44.8
1936-37 only	14.3	7.7	9.9	2.2	0.2	2.0	1.2	—	3.0
1936-37; 1937-38	10.6	2.8	10.0	4.1	0.5	4.9	1.3	—	4.4
1936-37; 1937-38; 1938-39	8.9	3.8	49.9	4.5	1.0	29.5	1.7	0.3	13.8
1936-37; 1938-39	1.3	1.3	1.9	0.5	0.5	1.3	0.5	—	3.0
1937-38 only	4.6	2.5	3.0	7.9	4.5	6.5	1.2	—	6.5
1937-38; 1938-39	4.1	1.8	11.9	8.2	4.0	29.8	1.6	2.5	10.7
1938-39 only	5.0	4.4	1.5	15.8	5.5	6.6	16.5	19.3	13.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	14,538	977	1,156	10,448	421	1,121	14,309	353	1,192
1936-37	35.1	15.6	71.7	11.3	2.2	37.7	4.7	0.3	24.2
1937-38	28.2	10.9	74.8	24.7	10.0	70.7	5.8	2.8	35.4
1938-39	19.3	11.3	65.2	29.0	11.0	67.2	20.3	22.1	41.3

1/ Source: BAE study of standard loan borrowers accepted 1936-38.

Appendix table 59.- Number of group services established by periods through December 31, 1943, by Regions 1/

Region	Total	7/1/43- 12/31/43	7/1/42- 6/30/43	7/1/41- 6/30/42	7/1/40- 6/30/41	7/1/39- 6/30/40	7/1/38- 6/30/39	7/1/35- 6/30/38
United States	27,013	471	1,629	3,345	6,795	4,835	4,859	5,079
I	925	2	8	107	204	339	92	173
II	572	1	44	56	132	66	91	182
III	6,726	126	161	137	1,552	1,180	2,222	1,348
IV	5,965	95	338	905	2,400	1,165	492	570
V	1,232	4	107	412	167	212	274	56
VI	2,244	41	166	374	324	433	324	582
VII	1,986	65	170	346	127	94	209	975
VIII	1,943	51	208	199	498	414	403	170
IX	2,018	35	32	229	524	412	432	354
X	768	1	87	129	98	56	117	280
XI	1,703	25	116	233	510	333	157	329
XII	883	21	152	214	259	131	46	60
XIII	48	4	40	4	0	0	0	0

1/ Source: Special report from FSA regional offices.

Appendix table 60.- Number of group services active as of specified dates through December 31, 1943, by Regions 1/

Region	Active December 31, 1943	Active as of June 30				
		1943	1942	1941	1940	1939
United States	16,028	16,997	16,543	17,335	13,134	9,310
I	444	500	653	614	530	246
II	205	255	291	335	256	237
III	3,361	2,664	2,804	4,601	4,280	3,448
IV	3,407	4,140	3,495	3,668	1,985	984
V	884	920	883	575	472	313
VI	1,549	1,766	1,680	1,545	1,261	867
VII	1,150	1,380	1,250	1,335	1,222	1,171
VIII	1,265	1,411	1,514	1,396	957	566
IX	1,415	1,546	1,736	1,610	1,075	719
X	599	603	589	480	410	372
XI	1,081	974	964	824	516	311
XII	621	796	675	352	170	76
XIII	47	42	4	0	0	0

1/ Source: Special report from FSA regional offices.

Appendix table 61.- Number of cooperative associations, all types, established through December 31, 1945, by type of financing, by Regions 1/

Region:	all types	Type of financing					
		Direct loans	Member-ship loans	Combi-nation loans	Service loans	Grants only	No funds
United States:	4,498	498	491	164	1,614	481	1,250
I	196	26	2	6	4	34	124
II	299	27	60	25	11	58	118
III	493	20	0	3	403	64	3
IV	506	32	3	0	0	4	467
V	981	76	0	0	442	254	209
VI	634	78	221	16	305	1	13
VII	333	39	127	55	72	0	40
VIII	347	17	10	8	171	0	141
IX	193	67	6	10	41	2	67
X	132	49	38	11	34	0	0
XI	149	38	15	12	66	2	16
XII	221	21	9	18	65	62	46
XIII	14	8	0	0	0	0	6

1/ Source: FSA Report No. 1, Part IV, Table 4-C, December 31, 1945.

Appendix table 62.- Number of active medical care plans, number of counties and States covered, and number of families participating as of June 30, 1936-1945, by regions 1/

Region	1936		1937		1938		1939		1940	
	Counties	Units	Counties	Units	Counties	Units	Counties	Units	Counties	Units
United States:	8	142	203	396	514	113,718	546	639	78,053	
I				1	1	88	4	19	540	
III		1	5	30	31	2,118 *	53	55	2,766	
IV				17	25	1,289	61	84	5,109	
V	1	22	6	151	153	28,291	162	164	29,492	
VI	7	17	60	112	115	23,696 *	130	131	19,858	
VII		122	122	2	122	56,801	42	48	7,412	
VIII			4	18	19	1,979	50	52	5,667	
IX			1	1	1	75	4	4	790	
X			1	2	2	160	8	9	813	
XI			4	1	1	176	1	1	103	
XII			1	19	44	2,096	31	72	5,503	
No. of States:	3	6	14	24			31			

Region	1941		1942		1943	
	Counties	Units	Counties	Units	Counties	Units
United States:	881	703	104,224	737	1,005	109,029
I	46	11	1,597	15	53	2,013
II				2	2	440
III	116	111	7,519	115	124	7,285
IV	102	77	7,912	91	112	8,232
V	187	181	33,285	178	188	32,877
						166
						72
						3
						92
						149
						179
						25,020
						90,111
						2,586
						388
						4,675
						8,867
						25,020

1/ Source: Annual reports of the Chief Medical Officer, FSA, for June 30, 1941-1944 and FSA for 1945.

Medical care plans include those also offering other types of service than physician and surgeon.

* Includes some duplications in Missouri and Arkansas.

Appendix Table 62.- Continued

Region	1941			1942			1943		
	Units	Counties	Families	Units	Counties	Families	Units	Counties	Families
VI	146	143	29,372	163	162	30,618	145	146	23,958
VII	53	85	7,479	50	111	6,989	28	83	3,194
VIII	48	49	5,365	80	85	9,237	98	106	9,461
IX	10	16	1,672	11	16	1,576	15	24	1,550
X	22	43	3,260	30	65	4,015	32	66	3,874
XI	8	11	868	21	37	2,025	19	35	2,090
XII	36	78	5,395	31	50	3,717	30	51	4,405
XIII							1	1	43
No. of States:	35			39			39	Puerto Rico	

Region	1944			1945		
	Units	Counties	Families	Units	Counties	Families
United States:	592	782	54,546	469	633	33,962
I	17	57	1,873	16	54	1,085
II	2	2	245	3	4	339
III	40	47	1,693	12	19	939
IV	90	117	5,234	55	73	3,114
V	137	145	13,658	125	134	7,436
VI	126	130	15,937	119	124	10,174
VII	19	56	1,568	15	47	1,063
VIII	92	103	6,619	78	86	4,762
IX	17	27	1,675	13	24	1,220
X	19	40	2,554	7	23	1,501
XI	14	22	1,030	9	16	526
XII	18	35	2,417	14	26	1,463
XIII	1	1	43	3	3	340
No. of States:	38	Puerto Rico		37	Puerto Rico	

Appendix table 63.- Number of active dental care plans, number of counties and States covered, and number of families participating as of June 30, 1937-1945, by Regions 1/

Region	1937			1938			1939			1940		
	Units	Counties	Families	Units	Counties	Families	Units	Counties	Families	Units	Counties	Families
United States:	1	1	7	7	7	32	32	67	8,893	67	1	23
II											1	56
III											3	37
IV											1	3,015
V											15	5,025
VI											48	503
IX											2	234
XII											1	
No. of States:	1		2	2	4	4	10					

Region	1941			1942			1943		
	Units	Counties	Families	Units	Counties	Families	Units	Counties	Families
United States:	159	167	23,450	221	246	33,045	208	231	27,443
I									
II	10	10	225	18	21	359	1	1	150
III	4	4	147	3	3	162	3	3	69
IV	1	1	58	1	1	59	1	1	132
V	85	88	16,351	123	136	23,026	5	5	240
VI	51	53	5,367	57	57	6,839	125	138	18,591
VIII				13	14	773	51	52	6,038
IX	5	7	1,138	3	4	677	13	14	636
X							2	3	258
XI	2	3	44				1	1	21
XII	1	1	120	3	10	1,150	3	3	204
No. of States:	14	20	20	10	10	1,150	3	10	1,104

1/ Source: Annual reports of the chief medical officer, FSA, for June 30, 1941-44 and FSA for 1945. Dental care plans include only that service.

Appendix table 63.- Continued

Region:	1944			1945		
	Units	Counties	Families	Units	Counties	Families
United States:	195	219	16,529	186	213	11,122
II :	2	2	33	2	2	22
III :				1	1	35
IV :	4	4	217	4	4	208
V :	119	130	10,442	109	123	7,230
VI :	46	47	4,201	45	46	2,407
VIII :	15	18	834	17	20	726
IX :	1	2	157	1	2	154
X :	1	1	5	1	1	5
XI :	4	4	184	3	3	105
XII :	3	11	456	3	11	230
No. of States:	17			17		

Appendix table 64.- Grants for environmental sanitary facilities cumulative through June 30, 1943 *

Region :	Number of families :	Average grant per family :	Total :
United States :	112,041	\$30	\$3,412,619
I :	3,098	24	73,546
II :	5,036	30	149,374
III :	5,704	31	174,091
IV :	9,525	65	618,592
V :	49,656	16	796,534
VI :	20,302	37	752,259
VII :	1,736	59	102,594
VIII :	5,403	59	319,516
IX :	2,420	60	144,565
X :	1,951	38	74,957
XI :	1,890	59	111,822
XII :	5,320	18	94,769

* Source: FSA special request to regional directors July 27, 1943.

Appendix table 65.- Construction of environmental sanitary facilities by grants cumulative through June 30, 1943 *

Region:	Privies			Water supplies			Screens		
	: Number	: Total	: Average	: Number	: Total	: Average	: Number	: Total	: Average
	: grants	: grants	: grant	: grants	: grants	: grant	: grants	: grants	: grant
	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.	Dols.
United States:	61,743	1,430,943	23	31,889	1,230,963	39	49,311	750,713	15
I	1,042	33,257	32	772	24,990	32	1,284	15,299	12
II	1,742	49,539	28	1,833	83,026	45	1,461	16,809	12
III	3,842	95,998	25	1,315	47,869	36	1,949	30,224	16
IV	7,644	151,952	20	7,612	313,293	41	8,048	153,347	19
V	20,235	467,363	23	5,064	206,093	41	6,407	123,078	19
VI	15,009	306,006	20	5,955	198,528	33	16,063	247,725	15
VII	1,648	51,082	31	960	31,094	32	2,891	20,418	7
VIII	3,862	92,263	24	3,875	165,579	43	4,031	61,674	15
IX	1,696	52,074	31	1,280	66,239	52	2,047	26,252	13
X	1,439	40,803	28	738	20,459	28	1,303	13,695	11
XI	1,679	50,203	30	1,099	34,637	32	1,798	26,982	15
XII	1,905	40,403	21	1,386	39,156	28	2,029	15,210	7

* Source: FSA special request to regional directors July 27, 1943.

Appendix table 66.- Number of mattresses and comforters received by FSA families and number of FSA families receiving through December 31, 1942 1/

Region	Mattresses		Comforters	
	Number received	Families receiving	Number received	Families receiving
United States	325,218	264,046 <u>2/</u>	434,361	212,860 <u>2/</u>
I	3,204	2,604	3,198	2,342
II	14,136	7,144	7,144	3,593
III	21,652	13,985	15,680	8,498
IV	25,702	20,412	36,891	20,139
V	140,831	103,440	179,202	122,324
VI	43,991	55,553 <u>2/</u>	98,834	2,940 <u>2/</u>
VII	12,297	9,515	8,930	6,152
VIII	44,698	33,627	62,360	36,084
IX	6,935	10,073 <u>2/</u>	10,378	2,559 <u>2/</u>
X	5,098	4,859	8,517	6,789
XI	4,484	1,260 <u>2/</u>	450	0 <u>2/</u>
XII	2,190	1,574	2,777	1,440

1/ Source: Special report on mattresses and comforters program from regional offices on file Farm Sec. Admin.

2/ No breakdown available through December 31, 1941 in Regions VI, IX, and XI between number of families receiving mattresses and comforters. The number shown in the column "FSA families receiving mattresses" through 1941 also includes those receiving comforters as well as mattresses.

Appendix table 67.- Status on September 30, 1943 of standard loan borrowers accepted since beginning of program; by Regions 1/

Region	Total	Active	Collection	Dropped	Paid up
			only		
	Pct.	Pct.	Pct.	Pct.	Pct.
United States	100.0	46.9	15.8	10.9	26.4
I	100.0	53.2	19.6	5.6	21.6
II	100.0	48.8	10.8	3.6	36.8
III	100.0	48.2	12.0	4.2	35.6
IV	100.0	50.0	6.5	11.2	32.3
V	100.0	47.2	25.5	14.9	12.4
VI	100.0	45.9	12.1	26.8	15.2
VII	100.0	50.4	12.7	4.1	32.8
VIII	100.0	43.1	23.1	8.9	24.9
IX	100.0	34.0	27.7	3.8	34.5
X	100.0	51.1	17.3	4.3	27.3
XI	100.0	40.9	17.9	2.2	39.0
XII	100.0	37.5	15.3	14.6	32.6

1/ Source: FSA 1943 Family Progress Report.

Appendix table 68.- Percentage of standard loan borrowers accepted 1936-39 classified by tenure status during year before first standard loan and during last year of record after acceptance 1/

Tenure status year before	Borrowers by tenure status during last year of record after acceptance 2/					
	Total	Full owner	Part owner	Tenant	Cropper	Unknown
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Full owner	100.0	85.2	9.6	3.2	*	2.0
Part owner	100.0	11.0	80.0	6.7	—	2.3
Tenant	100.0	2.9	2.1	93.0	0.1	1.9
Cropper	100.0	2.5	1.9	83.2	11.0	1.4
Hired or unpaid farm laborer	100.0	5.0	1.8	89.6	1.2	2.4
Nonfarm	100.0	16.5	5.2	73.7	1.9	2.7
Unknown	100.0	13.3	11.7	67.7	1.6	5.7
Total 4/	100.0	25.6	9.8	61.3	1.2	2.1

* Less than 0.05 percent.

1/ Source: BAE study of standard loan borrowers accepted 1936-39. Region III excluded from table because data not comparable with other regions.

2/ Record not later than 1939 crop year.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm operator status.

4/ Exclusive of 19,472 borrowers with no record after entry on RR program.

Appendix table 69.- Average cash expenditures for family living and average value of production for home use by active standard borrowers, selected years; by Regions 1/

Region:	Average cash expenditures for family living			Average value of production for home use		
	Before ac-	Active	Active	Before ac-	Active	Active
	ceptance for	1940	1941	ceptance for	1940	1941
	active 1940			active 1940		
	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
United States:	232	253	301	163	264	327
I :	462	466	472	237	322	370
II :	343	357	411	127	207	260
III :	284	293	352	142	215	283
IV :	188	215	252	285	371	416
V :	126	143	169	125	241	302
VI :	145	148	189	160	290	338
VII :	297	373	380	144	238	288
VIII :	204	228	282	170	300	390
IX :	489	521	563	161	216	264
X :	396	443	455	156	238	291
XI :	446	447	482	165	240	305
XII 2/ :	311	348	386	152	254	304

1/ Based upon FSA 1940 and 1941 Family Progress Reports.

2/ New Mexico only for 1941 data; all of Kansas, Oklahoma and Texas, and Colorado included with VII, VIII and X, respectively.

Appendix table 70.- Production for home use and household facilities and equipment among standard borrowers active in 1941 1/

Item	Region												
	United:												
	States: I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII	
Average quarts fruits and vegetables canned for home use	297	251	259	330	356	246	357	194	313	294	248	353	280
Average pounds meat, poultry: and fish produced for home use	488	430	398	500	587	534	395	528	461	345	539	456	388
Average gallons milk pro-duced for home use	472	384	355	410	600	429	512	451	541	452	478	432	496
Average dozen eggs produced for home use	131	130	118	146	132	93	121	151	148	147	171	151	132
Fly-tight house (percent)	57	75	67	77	60	28	42	75	57	74	66	63	65
Sufficient beds and bedding (percent)	85	88	86	91	87	78	82	86	89	85	82	88	88
Range that will bake (percent)	93	95	94	95	94	89	93	94	91	95	95	97	93
Pressure cooker (percent)	60	25	25	65	34	86	88	24	86	44	57	40	87
Satisfactory food storage (percent)	64	90	79	75	57	43	50	82	57	74	83	81	65
Sewing machine (percent)	79	84	84	86	81	67	68	88	80	85	84	85	82
Sufficient and suitable clothing (percent)	87	90	88	93	89	81	81	88	85	91	87	94	88

1/ Source: FSA 1941 Family Progress Report.

Appendix table 71.- Social participation by active standard borrowers; selected years, by Regions 1/

Region	Organizations participated in during year by heads active in 1941 2/				Borrowers active in 1939 with family members participating in	
	None reported	One	Two	Three or more	4-H Club	Extension Service Club
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
United States	26	42	23	9	13	12
I	40	37	16	7	11	19
II	38	41	15	6	13	6
III	37	41	16	6	9	11
IV	19	49	24	8	14	9
V	14	39	32	15	12	8
VI	14	43	31	12	17	23
VII	31	42	19	8	11	16
VIII	34	40	19	7	15	12
IX	21	41	23	15	10	8
X	35	39	18	8	13	16
XI	32	43	17	8	13	6
XII	21	41	25	13	13	18

1/ Source: FSA Family Progress Reports, 1939 and 1941.

2/ Participation defined as attendance at one or more meetings during the year of organizations such as civic improvement associations, neighborhood clubs, lodges, PTA, cooperative groups, church and/or Sunday school and affiliated societies, 4-H Club, Extension groups, Girl Reserves, Boy Scouts, Future Farmers of America, Grange, Farm Bureau, Farmer's Union, other organizations based on Government programs, and so forth.

Appendix table 72.- Percentage of standard loan borrowers accepted 1936-39 classified by acres in farm during last year of record after acceptance, by Regions 1/

Acres in farm	Borrowers by Regions																									
	:United:																									
	:States:		I :		II :		III :		IV :		V :		VI :		VII :		VIII :		IX :		X :		XI :		XII :	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Less than 20 2/	3.3	6.7	1.3	0.8	1.7	4.9	0.6	1.7	16.6	0.8	11.3	2.1														
20 to 49	19.5	8.9	6.2	4.6	23.8	41.7	46.2	1.0	15.9	28.6	3.8	22.7	6.0													
50 to 99	27.9	27.3	33.1	31.6	38.6	33.4	29.3	8.2	36.6	21.4	9.2	27.2	8.4													
100 to 174	27.3	37.3	37.8	45.7	24.1	14.7	14.2	34.5	33.1	17.4	19.9	19.9	24.0													
175 to 259	8.8	13.1	14.7	13.2	7.6	3.1	3.8	15.9	6.6	4.6	7.0	7.4	12.5													
260 to 499	8.5	5.6	5.7	3.9	3.5	2.0	1.5	28.9	4.9	5.6	18.5	6.5	27.9													
500 to 999	3.2	0.6	0.9	0.2	0.6	0.2	0.1	8.8	1.0	4.0	19.6	3.8	15.9													
1,000 and over	1.5	0.5	0.3	---	0.1	---	---	2.1	0.2	1.8	21.2	1.2	3.2													
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	16,093	640	795	1,571	2,526	1,231	2,291	1,986	2,446	501	709	767	630													
Number not reporting 3/	1,691	72	23	14	184	395	255	299	324	33	10	66	16													
Median acres in farm:	99	114	119	121	82	55	49	202	94	61	380	79	240													

1/ Source: BAE study of standard loan borrowers accepted 1936-39.

2/ May include an occasional borrower reporting no farm.

3/ Exclusive of 21,511 borrowers with no record after entry on RR program.

APPENDIX B

Notes on BAE Study of Standard Rural
Rehabilitation Loan Borrowers Accepted 1936-39 *

Late in 1939 the Bureau of Agricultural Economics at the request of the Farm Security Administration began a study of standard rural rehabilitation loan borrowers in each of the 12 FSA regions in the United States. The study was financed in part by the Work Projects Administration through Federal Projects O.P. No. 01-2-00-441 and 101-2-00-3.

Purpose of the Study.-- The study was designed to utilize existing records in regional FSA offices: (1) To learn the economic and social characteristics of borrowers at the time of entering the program, their experience during the year before entry, and the trends in types of borrowers selected; (2) to learn the progress of the borrowers since entering the program; (3) to analyze the action taken to facilitate rehabilitation; and (4) to analyze the factors associated with progress or failure in rehabilitation.

The Sample.-- In the study 39,295 borrowers were studied. In each region, except III, the sample represented approximately 20 percent of all standard borrowers whose first standard loan was authorized by the Resettlement Administration or the Farm Security Administration between March 1, 1936 and February 28, 1939, and who had not received an emergency loan before March 1, 1936. Standard borrowers who also had a tenant purchase loan or who participated in a resettlement project were excluded. A borrower receiving only a community service or cooperative loan or only a water-facilities loan or a combination of these was not considered a standard borrower for the purposes of the study.

In each regional FSA office a file was available which listed each standard loan, emergency loan, and grant case. This file was arranged by counties within States. Cases were listed alphabetically by counties. The sample was selected by examining every fifth case in this file -- 1, 6, 11, etc. So the region was the unit sampled. Each case that met the specifications as to type and time of loan was included in the sample. The distribution of sample cases by regions is shown in table 1, Appendix A.

Data for Region III were obtained from a study conducted earlier by the Farm Security Administration in cooperation with the Works Progress Administration. The Region III sample differed from the others in these respects: (1) The terminal date was December 31, 1938, rather than February 28, 1939; (2) tenant purchase and resettlement project cases with standard loans were included; (3) the number of cases represented a 16.7 percent sample in Illinois and 8.3 percent sample in the remaining States of the region; and (4) the sample was selected by taking every second qualified case in one county out of three in Illinois and in one county out of six in the remaining States of the region.

Source of Data.-- All information was obtained from records in the regional FSA office. There were no personal interviews with borrowers and no

* Prepared by Olaf F. Larson, Bureau of Agricultural Economics.

checking back with FSA county personnel. Records consulted included the following: Kardex file; application of borrower for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; grant, loan, and collection records including loan agreements; and correspondence.

Data were transcribed to two forms. One was a schedule (SRP card) for each case for recording loan, grant and family information. The other was a transcription sheet on which was recorded information about liquidation, debt adjustment, tenure status, leasing arrangements, receipts and expenditures, diversification of agricultural income, land resources, crop and livestock production, livestock numbers, power, assets, liabilities and mobility. The transcribed data were sent to the Washington, D. C., office of the project for final editing and for coding and tabulating.

Completeness of Records.- Loan, collection, and grant data were available for all borrowers. However, the usefulness of the study for determining progress -- except for repayments -- after entering the program was restricted by lack of information on change within the period covered by the study for 44 percent of the sample cases for whom such a record was "expected." A case was arbitrarily classified as having a record of performance after acceptance if a farm and home plan was available for any crop year between the time of acceptance and the close of the 1938-39 crop year. In certain instances a case was classified as having a record if a statement of assets and liabilities or of both receipts and size of farm was available. The group with no record available but "expected" included a small proportion, 6.5 percent, who became paid up or inactive during the same crop year the first loan was received. The bulk of the rest with no record available had received only the original loan as of February 28, 1939.

A record of change was lacking for 54.7 percent of the total sample group but this includes those for whom no record was "expected" because the first loan was authorized too late in the period covered by the study to permit completing a record for the crop year, 1938-39.

In general, the longer a borrower was in the program, the greater the chance that a record of change was available. Thus a record was reported for 61.2 percent of those who received their first loan between March 1, 1936-February 28, 1937; for 56.5 percent of those who entered the program during 1937-38 and for 43.4 percent of those who were accepted during 1938-39 early enough to have completed a crop year within the period covered by the study. The regions varied widely in the proportion of cases in the sample with records after acceptance as shown by table 2, Appendix A.

Because of changes in some of the forms used by the Resettlement Administration and the Farm Security Administration during the 1936-39 period, certain items were available from the records for only a part of the borrowers while data for still other items were not comparable on all the forms used as sources.

Publications.- A set of 123 tables on characteristics of borrowers, progress of borrowers, and action for rehabilitation was included in reports for each of the 12 FSA regions which were prepared for administrative use during 1941-43. In addition to special reports for restricted distribution, 23 subject-matter reports in the form of administrative memoranda from BAE to FSA were prepared. A list can be had by addressing the Bureau of Agricultural Economics. A list can also be supplied of the reports relating to the standard rural rehabilitation loan program issued

by the Farm Security Administration including program analysis reports, releases based on 1941 family progress reports of active standard borrowers, releases based on 1942 family progress report of active standard borrowers, and releases based on 1943 family progress report for active standard borrowers and on supplement to 1943 family progress report for collection-only, dropped and paid-up standard borrowers.

Table 1.- Distribution of sample cases for BAE study of standard loan borrowers, by period of first standard loan, by Regions

Region	:	Total	Period of first standard loan			
			:3/1/36-2/28/37	:3/1/37-2/28/38	:3/1/38-2/28/39	
I	:	1,751	977	421	353	
II	:	2,480	983	657	840	
III	:	3,624	1,454	1,261	909	1/
IV	:	5,743	2,914	1,369	1,460	
V	:	6,407	1,175	1,456	3,776	
VI	:	4,648	827	1,236	2,585	
VII	:	3,469	1,156	1,121	1,192	
VIII	:	5,631	2,350	1,599	1,682	
IX	:	1,493	784	329	380	
X	:	1,068	456	198	414	
XI	:	1,902	796	600	506	
XII	:	1,079	666	201	212	
Total, all	:					
Regions	:	39,295	14,538	10,448	14,309	

1/ Includes only through December 31, 1938.

Table 2.- Percentage of sample cases for BAE study of standard loan borrowers with record of performance after acceptance and by close of 1938-39 crop year, by period of first standard loan, by Regions

Region	:	Total	Period of first standard loan			
			:3/1/36-2/28/37	:3/1/37-2/28/38	:3/1/38-2/28/39	1/
I	:	43.6	45.1	44.9	35.2	
II	:	38.2	50.5	33.7	19.8	
III	:	45.8	67.3	38.2	16.6	
IV	:	52.2	52.7	53.7	48.0	
V	:	43.6	58.9	55.4	11.5	
VI	:	83.3	85.4	80.8	84.8	
VII	:	76.8	88.4	76.4	58.2	
VIII	:	60.5	65.2	57.1	51.4	
IX	:	39.1	40.8	39.8	32.8	
X	:	77.6	76.1	80.8	77.9	
XI	:	48.4	52.5	47.1	40.5	
XII	:	62.0	61.5	66.2	59.2	
Total, all	:					
Regions	:	55.9	61.2	56.5	43.4	

1/ Exclusive of those borrowers for whom no record was expected because the first standard loan was authorized after August 31, 1938.

APPENDIX C

Date of Incorporation and of Resolution for Transfer to
Resettlement Administration of State Rural Rehabilitation Corporations 1/

<u>NAME</u>	<u>INCORPORATED</u>	<u>TRANSFERRAL TO RESETTLEMENT ADMINISTRATION</u>
Alabama Rural Rehabilitation Corp.	Oct. 1934	July 13, 1935
Alaska Rural Rehabilitation Corp.	April 1935	(Not requested to adopt resolution)
Arizona Rural Rehabilitation Corp.	Oct. 1934	July 11, 1935
Arkansas Rural Rehabilitation Corp.	Nov. 1934	March 3, 1936
California Rural Rehabilitation Corp.	Feb. 1935	July 23, 1935
Colorado Rural Rehabilitation Corp.	Oct. 1934	August 12, 1935
District of Columbia Rural Rehabilitation Corp.	July 1934	(Corporation never functioned)
Florida Rural Rehabilitation Corp.	Sept. 1934	July 17, 1935
Georgia Rural Rehabilitation Corp.	Oct. 1934	July 5, 1935
Hawaiian Rural Rehabilitation Corp. Ltd.	Nov. 1934	(Corporation never functioned)
Idaho Rural Rehabilitation Corp.	July 1934	July 10, 1935
Illinois Rural Rehabilitation Corp.	Sept. 1934	July 31, 1935*
Indiana Rural Rehabilitation Corp.	Oct. 1934	July 9, 1935
Iowa Rural Rehabilitation Corp.	Feb. 1935	July 1, 1935**
Kansas Homestead Rehabilitation Corp.	Oct. 1934	(Relation with Kansas Corp. for- mally terminated by Administrator 12/3/35)
Kentucky Rural Rehabilitation Corp.	Jan. 1935	July 12, 1935
Louisiana Rural Rehabilitation Corp.	June 1934	July 20, 1935
The Farm Rehabilitation Corp. of Maine	April 1935	March 5, 1936
Maryland Rehabilitation Corp.	May 1935	(Corporation never functioned)
Massachusetts Rural Communities, Inc.	Nov. 1934	(Corporation never functioned)
Michigan Rural Rehabilitation Corp.	Jan. 1935	October 11, 1935

<u>NAME</u>	<u>INCORPORATED</u>	<u>TRANSFERRAL TO RESETTLEMENT ADMINISTRATION</u>
Minnesota Rural Rehabilitation Corp.	Feb. 1935	Oct. 15, 1935*
Mississippi Rural Rehabilitation Corp.	Dec. 1934	Aug. 14, 1935*
Missouri Rural Rehabilitation Corp.	Sept. 1934	Sept. 4, 1935
Montana Rural Rehabilitation Corp.	Sept. 1934	Oct. 2, 1935* **
Nebraska Rural Rehabilitation Corp.	Oct. 1934	July 30, 1935 **
Nevada Rural Rehabilitation Corp.	Sept. 1934	July 16, 1935
New Hampshire Rural Rehabilitation Corp.	Feb. 1935	July 12, 1935
New Jersey Rural Rehabilitation Corp.	Jan. 1935	July 12, 1935
New Mexico Rural Rehabilitation Corp.	Feb. 1935	July 12, 1935
New York State Rural Rehabilitation Corp.	April 1935	April 24, 1940 2/
North Carolina Rural Rehabilitation Corp.	Sept. 1934	Aug. 6, 1935*
North Dakota Rural Rehabilitation Corp.	Oct. 1934	Oct. 20, 1935*
Ohio Rural Rehabilitation Corp.	Dec. 1934	July 23, 1935
Oklahoma Rural Rehabilitation Corp.	Oct. 1934	July 16, 1936
Oregon Rural Rehabilitation Corp.	Dec. 1934	July 1, 1935 3/
Pennsylvania Rural Rehabilitation Corp.	Jan. 1935	Nov. 27, 1935
The Rural Rehab. Corp. of Puerto Rico	March 1935	(Dissolved)
Rural Rehab. Corp. of South Carolina	Sept. 1934	Oct. 15, 1935*
South Dakota Rural Rehabilitation Corp.	July 1934	July 17, 1935**
Rehabilitation Corp. of Tennessee	Oct. 1934	Oct. 28, 1935
Texas Rural Communities, Inc.	Jan. 1934	Nov. 15, 1935*
Utah Rural Rehabilitation Corp.	Nov. 1934	Aug. 29, 1935**
Vermont Rehabilitation Corp.	April 1935	July 26, 1935
Virginia Rural Rehabilitation Corp.	Sept. 1934	Aug. 30, 1935
Washington Rural Rehabilitation Corp.	Dec. 1934	July 5, 1935

TRANSFERRAL TO
RESETTLEMENT
ADMINISTRATION

<u>NAME</u>	<u>INCORPORATED</u>	
West Virginia Rural Rehabilitation Corp.	Sept. 1934	July 11, 1935
Wisconsin Rural Rehabilitation Corp.	Sept. 1934	Oct. 14, 1935
Wyoming Rural Rehabilitation Corp.	Oct. 1934	July 27, 1935

* Acceptable resolution other than standard type adopted.

** Corporation dissolved after transferring its assets in trust to the Farm Security Administration.

1/ No corporations created in Connecticut, Delaware and Rhode Island.

2/ Transfer of assets and liabilities in trust to Federal Government authorized and directed by act of State legislature.

3/ Operations transferred this date; major portion of property deeded to Federal Government August 29, 1941, and the last on November 4, 1941.

APPENDIX D

MEMORANDUM OF UNDERSTANDING FOR TECHNICAL COOPERATION
Between SOIL CONSERVATION SERVICE, REG. 6
And FARM SECURITY ADMINISTRATION, REG.12

Headquarters: Amarillo, Texas

Object: To obtain necessary farm and ranch readjustment on certain problem areas within the regions as a prerequisite to erosion control and moisture conservation and the establishment of a type of agricultural enterprise.

Organization and Cooperation: The Soil Conservation Service personnel including the assigned soil conservationists, project and regional staff members and State Coordinators, and for the Farm Security Administration, members of the regional office, District and County supervisors, will cooperate according to the following provisions:

I. The Soil Conservation Service agrees:

- A. To make necessary conservation surveys of the lands making up the proposed economic unit.
- B. To make range surveys of the lands making up the proposed economic unit.
- C. To furnish the services of seven soil conservationists or equivalent to cooperate with FSA in a program of conservation planning and farm unit reorganization financing.

These services will be performed by SCS personnel. They will not be transferred from the regular positions but will be detailed as mutually agreed upon from time to time by their immediate supervisors and their salaries and expenses paid from Technical Cooperation funds allotted specifically for this purpose under regular provisions for rendering cooperative technical services outside project areas.

Their duties will be to:

1. Block out operating units of sufficient size for an economic unit where forage crops and livestock play a major part of the farm enterprise.
2. Negotiate with land owners to obtain leases on land for a period of ten years under the best possible lease terms.
3. Work out individual farm management plans covering the ten-year period.
4. Develop an adequate program for moisture conservation and practices directed toward the prevention of wind and water erosion.

5. They will follow the directions of the designated FSA official as to general timing and placing of field work insofar as they do not conflict with SCS travel, safety, or administrative regulations.

They will receive instructions on and follow the FSA procedures involved in the assignment. The soil and water conservation planning will be subject to the inspection and approval of the SCS through the regular channels. They will remain administratively and technically responsible to SCS for the performance of these duties.

II. The Farm Security Administration agrees:

- A. To make loans to eligible persons for the purpose of reorganizing the agricultural enterprise in line with the mutual objectives.
- B. To determine the eligibility of the borrower.
- C. To pass upon the individual farm programs as developed by the Soil Conservation Service as a suitable loan risk.
- D. To administer all functions connected with the disbursement and collection of loan funds.
- E. To coordinate the loan needs with AAA payments and owner, lessee revenues and encumbrances.
- F. To develop any loan policies governing cancellations, foreclosures, etc. as may be predicated upon the execution of the cooperative agreement.
- G. To examine the leases for legality, etc.

III. The Soil Conservation Service and Farm Security Administration jointly agree:

- A. To determine the size and scope of the farm and/or ranch economic unit.
- B. To adjust any differences arising between the Services that may impede sound program planning and the proper dispatch of sound loan measures.
- C. To cooperate with the State Extension Services in program development under the several memoranda of understanding by States.
- D. To draw up and mutually agree upon a work plan including designation of areas, assignment of personnel and cost estimates.

It is understood that this agreement may be abrogated by mutual consent of the cooperating parties, or may be terminated by either party by a



submission of notice in writing to the other party thirty (30) days in advance of such termination.

It is understood that the parties of this agreement are not bound by its terms for any amount in excess of available appropriations nor beyond the period or periods authorized by existing law.

SIGNED:

H. H. Bennett
Chief, Soil Conservation Service
Washington, D. C.

Date: December 21, 1937

H. H. Finnell
Regional Conservator, Soil
Conservation Service
Amarillo, Texas

Date: November 24, 1937

SIGNED:

Will W. Alexander
Administrator, Farm Security
Administration, Washington, D.C.

Date: _____

L. H. Hauter
Regional Director, Farm
Security Administration
Amarillo, Texas

Date: November 24, 1937

APPROVED:

Roy I. Kimmel
Regional Coordinator
Five-State Wind Erosion Area
Amarillo, Texas

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